



EMPOWERING WOMEN
TRANSFORMING COMMUNITIES
- A Heifer International Initiative in Nepal

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Executive Summary

Heifer's association with poverty alleviation programs in Nepal go back a long way. In the initial days, Heifer International worked on short-term projects and kept moving around the country. These temporary projects reaped a rich harvest of knowledge and experience on what could be successful intervention models in future. So, in 2012, Heifer Nepal began testing a long-term program which was focused on women's empowerment; primarily through improvement in their livelihoods and economic conditions and by bringing it to scale. This was called the Strengthening Smallholder Enterprises of Livestock Value Chain for Poverty Reduction and Economic Growth (SLVC). The program ran its First Phase from 2012-2017 and its Second Phase from 2017-2023; and is planning a Third Phase beginning from 2023.

Heifer Nepal believed in developing an organic program which was not confrontational in nature but inclusive instead. Thus, while, the primary focus of the SLVC program was poor and marginalized women, it approached women as an organic part of families and households which, the program believed were the foundational bedrock of society. Thus, close family members of the target women, community leaders, other dominant communities—social, ethnic and religious groups were also brought within the intervention plan and they became the secondary benefactors of the SLVC program.

This approach is enshrined in the Values-Based Holistic Community Development Approach (VBHCD Approach) realized through the 12 Cornerstone Trainings imparted at the start of an intervention.

This Report is an assessment of the SLVC program's impact on women's empowerment. Our study reveals that what began as a targeted approach to improve livelihoods through introduction of modern, scientific agricultural practices; provide alternative income sources; and lift poor and marginalized women from extreme forms of poverty and deprivation; has gone way beyond its brief and achieved all-round empowerment. The program targeted changes that were small and incremental, building up to structural change by instilling a habit of saving and asset build up among the women and finally leading to transformative change which is sustainable and long-lasting. It addressed both visible power—policies, practices and rules; and invisible power—social norms, customs, traditions and patriarchy. In the process, it formalized and made transparent agricultural and business practices; linked women beneficiaries to formal markets and financial institutions; imparted lifeskills trainings, gender trainings, financial management and business skills trainings and cumulatively built social capital. By doing all this, it has begun to smash patriarchy. Nothing is impossible for the women now and the sky is the limit! From shy, reticent, under-confident women, confined to the four walls of their homes; entirely dependent on their male relatives for financial and other resources; the women who are part of the SLVC program have demonstrated phenomenal transformation. They are confident to speak in public, they impart trainings to other women and men; they interact with male business associates on their own accord; they have realized the value of education and knowledge and encourage young girls to study; they conduct businesses on their own. Above all, they have realized their self-worth and feel proud of their achievements. This is truly transformational.

This report demonstrates how to put communities first in the heart of development programs to realize all-round cascading empowerment and resilience.

Acknowledgements

This Report is a qualitative assessment of the impact of Heifer Nepal's SLVC program on achieving women's empowerment. The study has been designed by a Consultant, Dr. Diya Dutta. The data analysis and report writing has also been done by Dr. Dutta.

A lot of support and help went into the preparation of this report. I (Diya Dutta) received phenomenal support from Heifer Team both in the USA as well as in Nepal. I would particularly like to acknowledge the inspiration I received from Mahendra Lohani; unstinted support from Ben Wood and Neena Joshi. Dilip Bhandari helped with review of the report as also did Ben and Neena. I would also like to thank Heifer Nepal colleagues, Kishor Kafle, Shriya Khadka and Bibek Ranabhat in coordinating and providing feedback at initial stages of study tool construction. Of course, this report would not have been possible without the support of the young researchers whom I trained for data collection—Sami, Aakansha, Suryaksha and Nikki (Qualitative Research) and Anuma, Chandika, Rasiya, Usha (Quantitative Survey Research). Their enthusiasm and sincerity are worth a special mention. Steni Thomas who helped with some initial work on the assignment. Rajeev Namboodiri helped with the quantitative data analysis and data tables—a special thanks to Rajeev. Dr. Shubh Narayan Mahato as the Head of Heifer Nepal who was patient and kind and explained to me the SLVC program in great detail. A huge gratitude to all interviewees—at Heifer, local and national government and the feisty women who are part of the SLVC program for sparing time from their busy schedule, welcoming me and sharing their stories. The women are a fountainhead of energy and hope and truly inspirational!



1. Introduction

1.1 Background

a. Socio-economic Profile of Nepal

Nepal is an extremely beautiful and diverse country in terms of topography, weather patterns, religion, caste and ethnicities. As per data from 2020¹, it is also “among the least developed countries in the world, with about one-quarter of its population living below the poverty line. Nepal is heavily dependent on remittances, which amount to as much as 30% of GDP. Agriculture is the mainstay of the economy, providing a livelihood for almost two-thirds of the population but accounting for less than a third of GDP. Industrial activity mainly involves the processing of agricultural products”. The unemployment rate in 2020 was 4.44%, with the maximum population being in the 25 to 54 year age group. Growing environmental concerns, difficulties of terrain and lack of infrastructure and technology is leading to a lag in the agriculture sector which is failing to meet the needs of the market. Tourism has been the second largest contributor to the economy but the sector has also faced major concerns due to Maoist conflict and political instability in the region since 1996, lasting for over a decade, raising security risks. The country faces unemployment, a poor economy and poverty leading to issues like girlchild trafficking, illiteracy—impacting mainly the female population with lack of schools in villages and the inability to afford education by families, health issues and lack of access due to hospital services being available mainly in the cities. In 2019, Nepal’s Human Development rank was 142 among 189 countries placing it in the medium human development position.²

Approximately 81.3 percent of the population is Hindu and the other major religions include Buddhism, Islam, Kirant, and Christianity³. The two major ethnic groups in Nepal are Tibeto-Burmans and Indo-Aryans, however, more than 126 caste/ethnic groups exist in the country and can be divided more or less on the basis of geographical location. Nepali is the most widely spoken language.⁴

While ethnicity is diverse in Nepal, another social factor, caste (social level) separates people more rigidly in society than ethnicity or race in the country. Traditionally, one cannot rise above or marry outside the caste in which they are born. Castes often determine roles in society. For example, only members of a certain higher caste may become priests, while only members of a certain lower caste may work as cobblers. Over 13 percent of Nepal’s total population comes from marginalized castes collectively known as Dalits⁵. They are the former “untouchables” and are some of the most deprived people in Nepal. Despite protective legislation since 1990, discrimination against Dalit castes remains active and deeply ingrained in Nepal. Most of the Dalits live in grinding poverty, work the most menial jobs and are often in a state of deep indebtedness. Poverty incidences by caste are highest among the hill and terai Dalits, amounting to 43.63% of the poor in the hills and 38.16% of the poor in the terai region. As of 2011, the Dalit population at 13.6%⁶ comprised the lowest caste group enrolled in primary

1 Nepal. (2021). *World Factbook*. <https://www.cia.gov/the-world-factbook/countries/nepal/>

2 Human Development Report (2020), *Nepal Country Profile*. <https://hdr.undp.org/sites/default/files/Country-Profiles/NPL.pdf>

3 Government of Nepal (2012). *National Population and Housing Census 2011*. <https://unstats.un.org/unsd/demographic-social/census/documents/Nepal/Nepal-Census-2011-Vol1.pdf> Retrieved on 18 April 2022

4 *Ibid.*

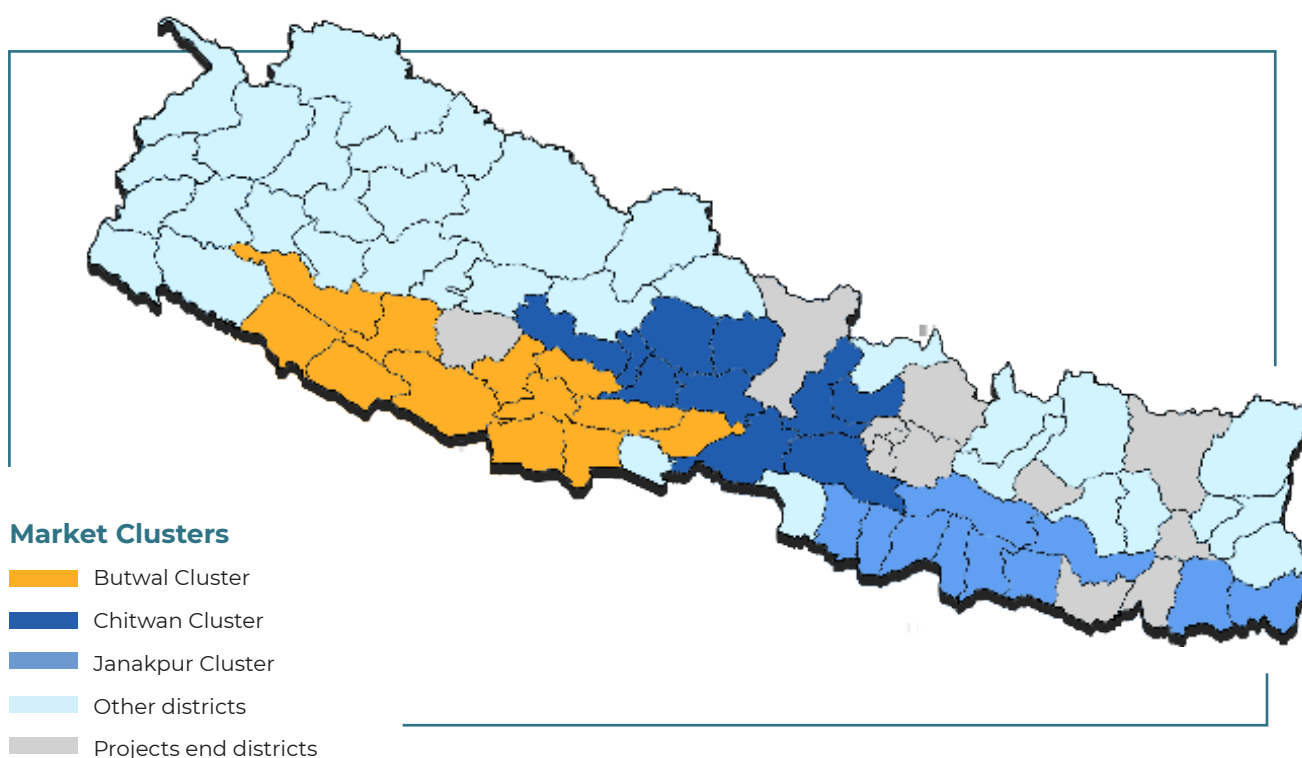
5 Matchett, Kathryn Hodge (2007). *Values-Based Holistic Community Development Model (VBHCD)*. Heifer International.

education, similarly, in 2018, the literacy rate for all Dalits was lowest at 52.4%⁷. They continue to be mistreated, repressed and deprived of the right to take part in a range of social, religious and economic activities. Dalit women endure the double oppression of caste and gender discrimination. Patriarchy renders few rights and privileges to women who are mainly restricted to domestic life with expectations of care for family, work on the farm and household chores often requiring the husband's permission to leave the house let alone public socialisation.

b. Status of Women in Nepal

In terms of gender inequality index, Nepal is ranked 110 among 162 countries (2019).⁸ While female labor force participation is relatively high at 82.8% although less than men which is at 85.1%; most of the women are employed in agriculture which accounts for less than a third of the GDP. In terms of political empowerment, 33.5% of parliamentary seats are held by women. Only 29.3% of adult women have attained secondary level of education as compared to 44.2% of adult men. For every 100,000 live births, 186 women die of pregnancy related complications; the adolescent birth rate is 65.1 births per 100 women of the age of 15-19 years.⁹

Heifer International in Nepal and Evolution of Nepal Work



This report, based on primary qualitative and quantitative data collected during November and December 2021 is founded on the Heifer International core community development strategy of Values-Based Holistic Community Development Approach (VBHCD Model). Therefore, it is worthwhile investing

⁷ IDSN (2018). Report of Dalit Women Of Nepal on CEDAW Convention. Review of Nepal—71st Session.

https://tbinternet.ohchr.org/Treaties/CEDAW/Shared%20Documents/NPL/INT_CEDAW_CSS_NPL_32516_E.pdf

Retrieved on 18 April 2022.

⁸ Human Development Report (2020), Nepal Country Profile. <https://hdr.undp.org/sites/default/files/Country-Profiles/NPL.pdf>

⁹ Ibid.



some space in introducing and explaining what the VBHCD Model is, before getting into the presentation of data and analysis of the findings from the quantitative and qualitative study.

In 1957 the Nepal government started reaching out to organizations and civil society groups that could bring booster investments and other systemic interventions into the economy and the communities of the nation. Heifer International was one such organization. At the request of the government, Heifer International provided specific high yielding livestock to the native animal population. It was a simple touch-and-go interaction then, but, in the 1990s Heifer International returned to Nepal and this time, the intention was to dive into the community and the local system by building partnerships and the vision of community transformation through the project, Strengthening Smallholder Enterprises of Livestock Value Chain for Poverty Reduction and Economic Growth (SLVC) . A pro-poor wealth creating value chain prototype at scale, primarily dealing with meat goat and dairy value chain along with backyard

poultry and vegetables as subsidiary value chain, by connecting smallholder producers to end markets. This program was specifically designed to collaborate with women smallholder farmers and thus began a journey of holistic development and empowerment.

The project promoted efforts toward detail-oriented empowerment by ensuring that each element and step of enterprises by farmers are supported with better technology and business development guidance, the intention was to scale up enterprises of participating farmers by being enhancers and enablers. It aimed to bring produce from the farm to the plate efficiently and locally by upscaling technology, increasing financial access and business development services. In Nepal, the constraints on production compounded by smallholder producers' lack of access to the formal food market, had resulted in stagnation of the rural farm enterprises so the first milestones were to get social capital and production underway.

Heifer Nepal entered the local communities with the goal to co-create a community-led development system that would be rooted entirely within the community and led entirely by the community members. The Heifer Model - a grassroots, participatory model to community-led development was created specifically keeping the idea of shared vision with local action and leadership at the center. The conviction was that the local community and its members already possess the resources, knowledge and skills required to resolve the problems that are preventing them from earning a stable livelihood that can build and sustain a life and community that is self-reliant, that they are the best people who can identify, strategize and solve every issue that is an obstacle in the upliftment and empowerment of the community and therefore, the country. Heifer Nepal did not intend to dictate to the Nepalese locals what the problems were and what to do about them. Instead, they walked in with the clear awareness that only the local community members will have the best knowledge of their reality, the problems they face and the possible solutions or the imagination of what a better life would be for them.

It was this awareness that gave way to the VBHCD approach which is what entails the Heifer Model. This approach is a variation of a community-led development model - developed by Heifer International - that intends to enable holistic and total community transformation with roots in the societal values and principles that it seeks to work with. Every aspect that governs the daily life of local community members are intrinsic and interconnected: physical well-being, mental attitudes and knowledge, spiritual belief systems, social relationships and the natural habitat/ecology. Impacting one aspect reflects in other aspects and so equal attention and work needs to be put into each aspect to ensure holistic growth and change. By placing the development work within the familiarity of known and shared values of the community, Heifer International avoids the

friction and hesitation emanating from completely foreign ideas. To help channel these shared values into becoming a shared vision that can lead to individual and community transformation, Heifer International grounds the VBHCD model in the philosophical framework used across international development work, known as the 12 Cornerstones.¹⁰ These are very basic and gradual principles that the community members are trained in and encouraged to practice in every task they undertake in their collective action. Principles and practices like passing on the gift, accountability, sharing and caring, sustainability and self-reliance, improved animal management, nutrition and income, gender and family focus, genuine need and justice, improving the environment, full participation, training and education and spirituality need to be applied together as a holistic guide to envision, plan and monitor the work that the community leads.

The VBHCD model, when specifically applied to women smallholder farmers in Nepal, saw a significant rise in economic empowerment, in better literacy rate, respect and decision-making power within their household for women, participation in community development and improvement in business skills such as bookkeeping, negotiation and fair pricing etc. All these empowering shifts for women have also made the possibility of change in social norms possible.

The implementation of the VBHCD model is grouped into four parts: part one focuses on self-help groups and savings, part two focuses on holistic visioning, planning and monitoring, part three focuses on physical inputs and technical training and part four focuses on building capacity and raising awareness. There are three ways in which the impact of VBHCD can be studied: one, changes that are tangible and easily quantifiable such as increased income levels, improved housing, a healthier environment and better nutrition which are the ground-level impacts; two, attitudinal and behavioral changes at the individual

¹⁰ Aaker, Jerry (in press) *The Heifer Model: Cornerstones Values-Based Development*. Little Rock, AR: Heifer International.

level like enhanced self-esteem, increased acceptance of personal responsibility, greater empathy which are deeper level impact and three, there are changes that happen in policies and practices as a result of others being influenced by the model called external level impact healthier environment and better nutrition which are the ground-level impacts; two, attitudinal and behavioral changes at the individual level like enhanced self-esteem, increased acceptance of personal responsibility, greater empathy which are deeper level impact and three, there are changes that happen in policies and practices as a result of others being influenced by the model called external level impact.

It is safe to describe Heifer Nepal's project and its evidence as subjective- the kind that goes beyond the banal of data and quantitative evidence and seeks to work with and study the transformation within the individual and support that shift as it unfolds into community level awareness and development. There is of course a lot that goes into it, which is laid out through the culmination of VBHCD model - the Cornerstones and majorly, the vision of the community groups. But what is of importance in the development work by Heifer Nepal is the focus on social capital. Social Capital of a society, as per the World Bank, refers to "includes the institutions, the relationships, the attitudes and values that govern interactions among people and contribute to economic and social development. Social capital, however, is not simply the sum of the institutions which underpin society, it is also the glue that holds them together. It includes the shared values and rules for social conduct expressed in personal relationships, trust, and a common sense of "civic" responsibility, that makes society more than a collection of individuals. Without a degree of common identification with forms of governance, cultural norms, and social

rules, it is difficult to imagine a functioning society".¹¹ The Bank's studies have demonstrated that attaining social cohesion is critical for societies to prosper economically and for development to be sustainable. It provides the essential binding force which holds together different institutions of the society.¹²

Heifer Nepal's project work focuses on both cognitive and structural dimensions to build social capital. Cognitive elements would include community values, social norms, behaviour and attitude while structural elements include horizontal and vertical institutions like farmer groups, cooperatives and enterprises. Building and promoting both these aspects ensures that there is increasing solidarity within the community and a growing network between organizations.

SLVC I, Heifer's flagship project in Nepal, spanned across 5 years from 2012 to 2017 with the objective of increasing the supply of goat production and milk production in the existing market system. Operating in 30 districts of Nepal, it helped increase the average annual income of the smallholder farmers by 74% but beyond this achievement of higher socio-economic status, the holistic transition of smallholder farmers to enterprise-oriented actors who can influence and impact the market system was incomplete. SLCV II was formulated to capitalize the gains made in SLVC I and move beyond to the vision of developing and strengthening inclusive local economies through local entrepreneurs and local enterprises, by equipping socially-minded entrepreneurs, especially women, with the skills and resources they would need to build and expand farmer-owned agri-businesses, co-ops and social enterprises. Currently ongoing and operational in 29 districts of Nepal, the SLVC II project "positions Heifer as a global leader and expert in the goat value chain".

¹¹ The World Bank. 1998. *The Initiative on Defining, Monitoring and Measuring Social Capital. Overview and Program Description.* https://web.worldbank.org/archive/website00522/WEB/PDF/SCI_W-23.PDF - Retrieved on 27 May 2022.

¹² World Bank—Social Capital definition. https://web.worldbank.org/archive/website01360/WEB/0_CO-10.HTM - Retrieved on

c. The Women's Empowerment Study

Rationale (Purpose) for Conducting the Study

Heifer International is nearing completion of phase two of the SLVC program and planning for phase Three. Although the program was targeted towards women's empowerment primarily since inception, the program has been known better as improving livelihoods of poor women and their communities. A consultant was hired to undertake an impact study to gauge the efficacy of the SLVC program in empowering women. The main research questions were:

1. Was empowerment achieved?
2. If empowerment was achieved, was it only economic empowerment or did it have positive development in other areas of women's lives?
 - What was the extent of women's empowerment realized through the SLVC program?
 - Was it transformative change or incremental change?
3. Can the SLVC program be rebranded as a women's empowerment initiative?

To address these overarching questions, a quantitative survey and a qualitative study was developed. Through these, key gender equality and women's empowerment indicators were tested against the outcomes of the program in both phases.

Methodology:

A mixed sampling method was used:

SLVC II covers 156 cooperatives in the ecological region of Hill and Terai in Nepal. Out of these, 25 cooperatives were selected. The sampling frame was classified based on the selection from these regions with the priority to include respondents from the communities of Madheshi, Pahadiya, Pahadiya-marginalized and mixed. Further, the project's target value chain commodities were preferred-goat, dairy, vegetable, inputs and other High Value Agriculture (HVA) products and its combination were focused.



For the Qualitative study:

- Cooperatives were selected from Terai (5) and Hill (5)
- From the selected 5 cooperatives in Terai, 2 cooperatives are from Madhesi group, 1 from Pahadiya group and 2 from mixed group
- From the selected 5 cooperatives in Hill, 2 cooperatives from mixed, 2 from Pahadiya and 2 from Pahadiya-marginalized
- While the primary focus of the qualitative study was on women beneficiaries of the SLVC program, we also interviewed male family members—usually husbands of the women beneficiaries and/or father/father-in-law of the women beneficiaries. This is because both the quantitative survey data as well as the qualitative study data indicated that family decision-makers (husbands and father-in-law) play a very critical role in the success of women in the SLVC program.
- A second reason for interviewing male family members was because the report tries to understand whether gender equality has been achieved through the program. In order to assess key indicators of gender quality such as gendered division of labor in care work; personal opinion about violence against women and girls; personal opinions about women and girls pursuing education and income generating work, needed to be asked to both men and women equally to gauge gender biases or gender similarities in thoughts and actions.

The criteria for further selection of individual respondents and the sample size were as follows:

Description	Sample Size	Characteristics of Participants
FGD for women beneficiaries	Total 10 FGDs	Respondents were selected basis a combination of upper and lower castes and FGDs which spread across rural and urban municipalities. Also age and role criteria were applied to respondents per FGD.
KII with women beneficiaries and leaders	Total 30 Respondents	Respondents were selected basis their SHG and Coop membership and some who were Leaders. Other criteria applied were: Age-wise—young, senior, middle-aged; years of membership; caste-wise selection Dalit, Janajati and upper caste women

KII with family members	Total 30 Respondents	Respondents were selected basis their relation to the women beneficiaries. All respondents were male—either husbands/ father/father-in-law of women beneficiaries.
KII with Project Implementing partners	Total 6 Respondents	Focal Person/Project Coordinator
KII with District Level NGOs	Total 4 Respondents	Priority given to NGO Federation specially women representatives
KII with Rural/Municipalities Local Governments	Total 6 Respondents	Chief/Representatives of Rural /Municipalities/ward chairperson
KII with Banks	Total 6 Respondents	Key focal point for Heifer Project
KII with Buyers and Input suppliers	Total 11 Respondents	Buyers/ input suppliers having business relationship with cooperatives

For the Quantitative Study :

- From each selected cooperative, 10 cooperative members were selected based on following category:
- Caste Inclusive-
- For every sample of 10 respondents, 7 were female members (2 from upper caste, 2 from Janjati and 2 from Dalit, 1 from cooperative board member (could be any caste); and 3 were Male family members (husband/father/father-in-law) from selected female respondents (1 from each caste category)
- All female respondents were beneficiaries of the SLVC program (indicated in the color blue in the Figures below). Where the data also shows male family members, these respondents are directly related to the women beneficiaries covered in this study (indicated by the color orange in the Figures below).
- The total quantitative sample were 251 respondents: 176 female respondents (all beneficiaries of the SLVC program) and 75 male respondents who were family members of some of the female respondents (mostly secondary benefactors of the SLVC program)

For both qualitative and quantitative studies, all names of all categories of respondents have been anonymized to prevent identification of personalities, except Heifer Nepal staff.

Quantitative and Qualitative data were collected between November 2021 and January 2022.

I. Basic Study Characteristics

The women of Nepal who have been enrolled in the Heifer Nepal's SLVC program began their journey from humble origins—often existing in states of extreme poverty and indebtedness. They have traditionally derived their main source of income from agriculture but did not possess knowledge and awareness of modern techniques of agriculture or how to make it sustainable as a source of income and nutrition for their families.

Moreover, as is the overall national picture of Nepal, older women were not formally educated, in fact most were uneducated—the luckier ones received informal education. This made them under-confident, lacking in scientific knowledge about agriculture, living a subsistence life, not aware of alternative income sources or having the confidence to start something new on their own. Living in a patriarchal society, these women allowed the male family members—father, husband, father-in-law to decide key milestones in their lives. Senior female members of the household, namely mothers-in-law wielded tremendous power over the younger women and ensured that they were unable to find space and freedom to take decisions about their and their children's lives on their own. Often the younger women, worked hard at home, taking care of all household care needs like cooking, cleaning, child minding, taking care of the elderly and the sick and working in the family farms.

They had limited or no resources at their disposal, they mostly ate last and least amounts of food, slept little and had no free time to take care of their personal needs or seek healthcare for themselves. In short, the women experienced multiple and intersecting forms of disempowerment—based on their gender, caste, class, educational and economic conditions in society. They were also disempowered socially and politically. Trafficking of young girls from Nepal is very high¹³ and an indicator of the extreme poverty, discrimination, and desperate situation of the women.

Life was hard and a drudgery and there was no hope for them to move out of this cycle of poverty and misery. The men were the only bread-winners in the household, but their incomes were meagre, also experiencing multiple forms of disempowerment stemming from economic (poverty), social (caste and ethnic identity), and political (Dalits are the lowest of the social and political hierarchy) sources. While women suffered due to traditional social norms and patriarchal structure and were denied education, the men didn't fare much better than the women. Many of them migrated abroad—to Qatar, Malaysia, S. Korea and Israel in search of work (as of 2014).¹⁴ About 10% of Nepalese population migrate each year. Yet, they are engaged in difficult, demeaning, dangerous and dirty work.¹⁵

Heifer introduced its SLVC program in 2012 with the aim to introduce, long-term, sustained engagement with poor and marginalized communities and ensure all-round, holistic empowerment. The data that follows, demonstrates some key characteristics of the respondents such as age, religion, caste and educational status of women beneficiaries and their male family members covered in this quantitative survey.

13 Sunuwar, Dev Kumar. (2021). 'Indigenous Women and Girls Disproportionately Trafficked in Nepal', *Cultural Survival* <https://www.culturalsurvival.org/news/indigenous-women-and-girls-disproportionately-trafficked-nepal> - Retrieved on 18 April 2022.

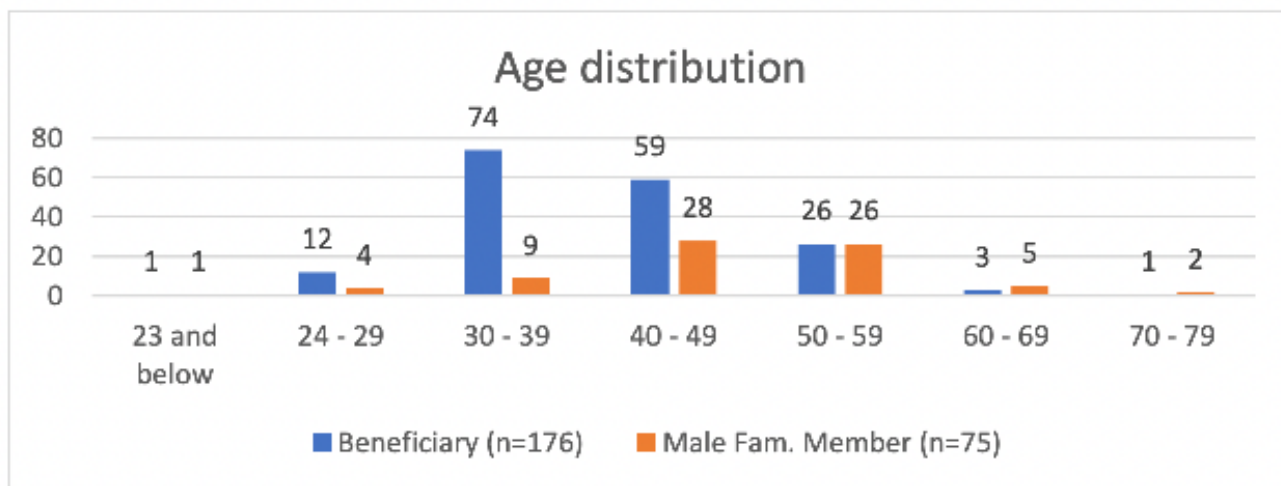
14 Kunwer, Laxman Singh. (2019). 'Foreign Labour Migration, Economic Growth and Remittances in Nepal', *Patan Pragya*, Vol. 5, No. 1 <https://www.nepjol.info/index.php/pragya/article/download/30452/24386/> - retrieved on 18 April 2022.

15 *Ibid.*

Demographic profile of respondents

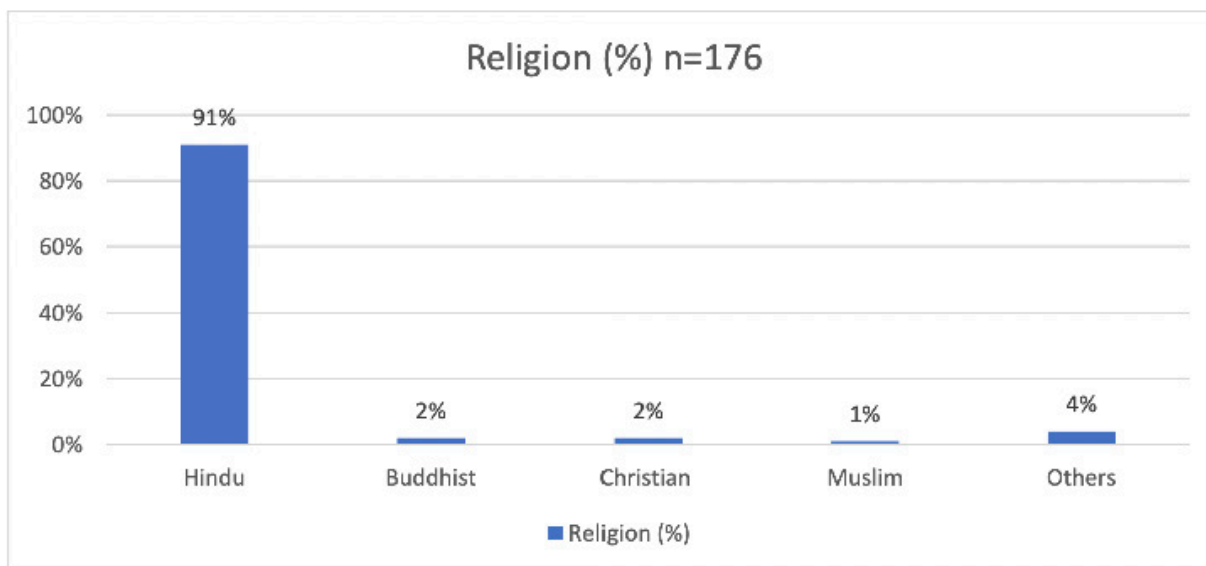
The age distribution of women beneficiaries and their male family members in the sample survey are as follows:

Figure 1: Age Distribution of Female and Male Respondents



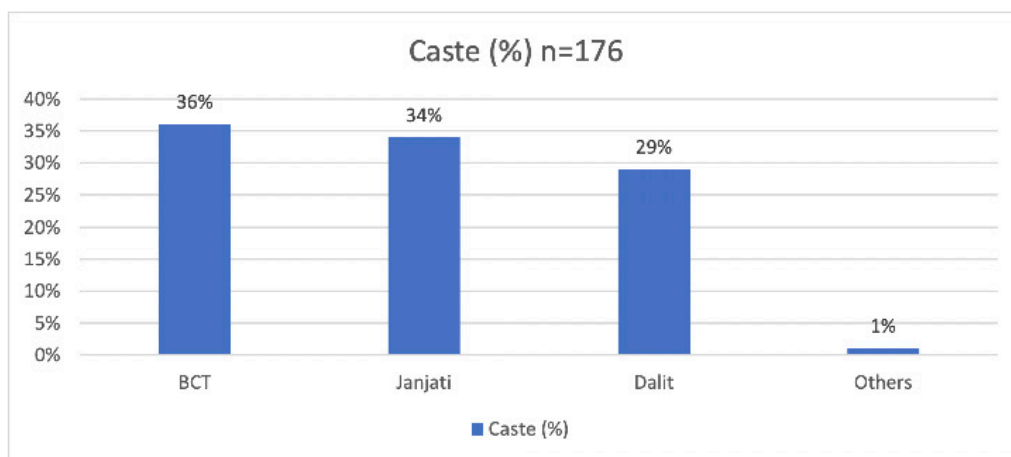
A significant number (74 out of 176 respondents) of female beneficiaries are in the age group of 30-39 years followed by 59/176 female respondents in the age group of 40-49 years. In terms of religion, a majority of the female respondents for the survey who are beneficiaries of the SLVC program were Hindus. The graph below shows the distribution of religion among respondents in the survey:

Figure 2: Religious Identity of Female Respondents



In terms of Caste, there was almost an equal distribution of upper caste (BCT) and Janjati who are also highly respected in the caste hierarchy. They are followed by the Dalits. The graph below shows the distribution of castes among female respondents of the survey:

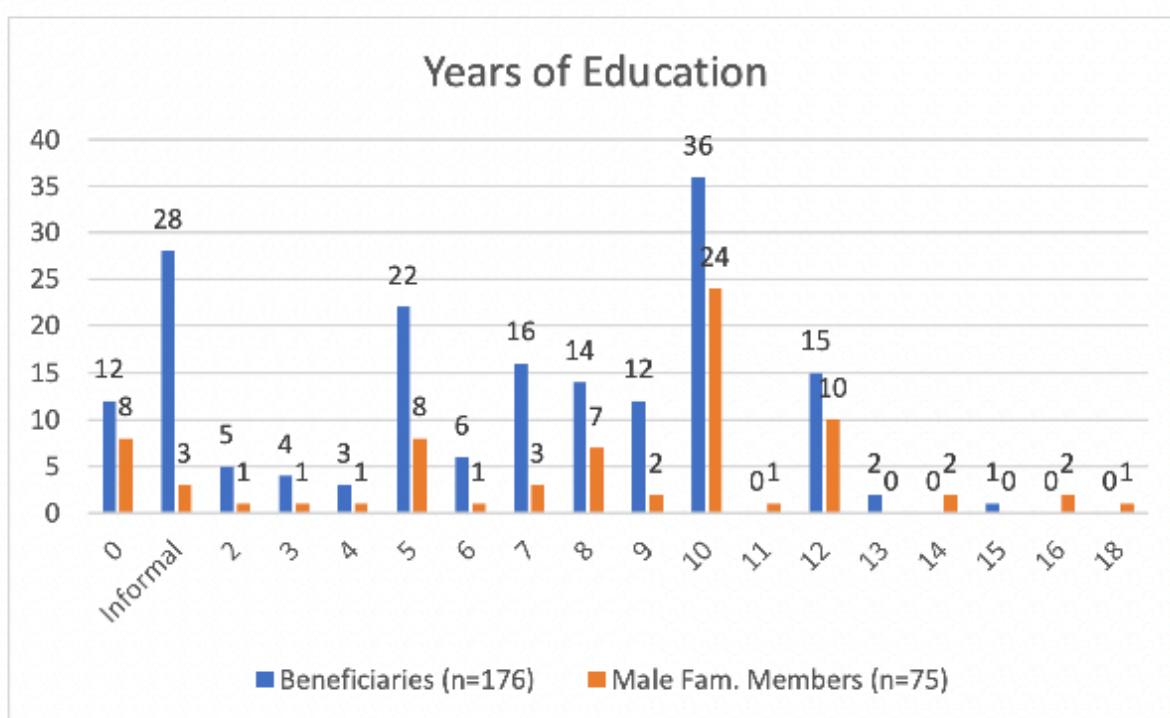
Figure 3: Caste Identity of Female Respondents



Educational Status of Respondents

Overall educational status of women beneficiaries is not very high which is similar to national statistics. Our qualitative data indicates that most of the female beneficiary respondents in the age category of 40 and above have had minimal education and mostly informal in nature. However, the quantitative survey which includes a significant proportion of 30-39 years age group shows more encouraging trend on women's education. As seen in the graph below, informal education is high among the women beneficiaries (16%--28/176)—this would be mostly the senior beneficiaries. The younger generation are encouraged to study and have achieved reasonable educational standards which is indicated by the sizeable percentage (20.45%--36/176) of women beneficiaries who have attained education up to 10th standard and 8% (15/176) who have achieved 12th standard education. Another significant section of the sample (12.5%--22/176) are educated up to 5th standard. What is heartening to observe though is that women seem to be more educated than men in the communities where Heifer's SLVC I and II programs have been implemented. Our detailed qualitative data analysis shows that the Heifer program has had a significant impact on female, especially young girls' education. We will discuss this impact later in the report, discussed earlier.

Figure 4: Years of Schooling among Female and Male Respondents



Moving from basic identity characteristics of the women and their male family members of the study; we now discuss their economic situation. Heifer's primary focus is to work with poor, marginalized women. In so doing, following the VBHCD approach, they concentrate on the entire catchment area which includes also upper caste communities, male family members and religious and other community leaders of the intervention area. These are secondary benefactors of the SLVC program. The main aim is to improve and empower women who are poor and historically discriminated and marginalized.

In terms of economic identity, as mentioned before, the women lived a subsistence life and therefore did not have a habit of saving. With the introduction of the SLVC program, women gradually realized the importance of saving and bit by bit they built up their financial capital—both in terms of individual savings and collective savings of the SHGs and Cooperatives.

The SLVC program ushered in a few positive economic changes in the lives of its target women: First, it introduced alternative income options other than agriculture for women. These were entrepreneurial in nature with major thrust given to cattle rearing. Initially women kept cows and goats but with time they realized that goat rearing is less time consuming and more economical and profitable in the long run. So a majority of the women are rearing goats with the ultimate aim to sell them during festival times at appropriate market price.

Second, the SLVC program, especially SLVC II, linked farmer-producers to markets. This, according to the women beneficiaries and their male family members, has been the singular most transformative change as these small-holder farmers had no access to markets in the past. They therefore have a bigger space for selling and realize appropriate price for their produce—vegetables, poultry, dairy and goats. Non-Heifer programs focusing on livelihoods issues, did not make this linkage between farmer-producers and the market.

Hence the SLVC program stands out for this unique connection that it facilitates which completes the value chain.

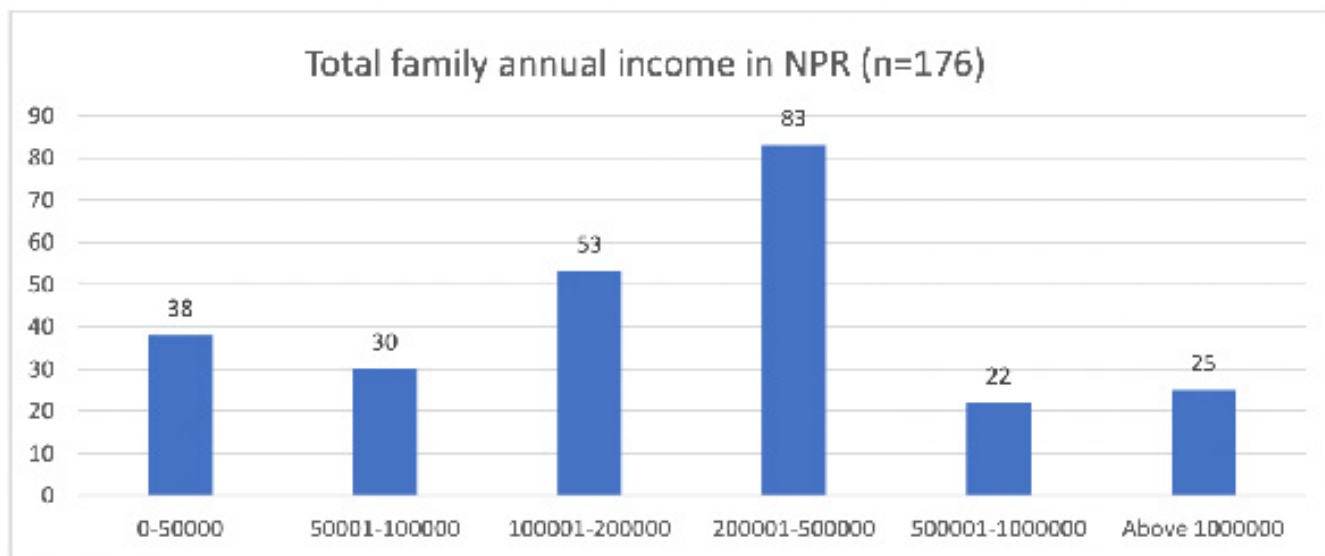
Third, because these women were poor with no assets, they were unable to secure loans for investing in their agricultural work or other small businesses. They relied on informal money lenders who are exploitative leading to massive debts. SLVC introduced collateral free, low interest loans initially provided by the SHGs from the money that the women members saved but eventually grew to larger formal operations through linkage with formal financial institutions such as banks. Their operations grew larger and more ambitious, and several SHGs came together to form cooperatives with bigger funding, savings, access to markets and lending institutions. Once institutionalized, these cooperatives will become industries on their own rights with mechanisms to generate their own resources and formally linked with markets and financial institutions. This is leading to systemic change which we will discuss in more details later on.

Socio-economic Profile of Respondents—Quantitative and Qualitative

The quantitative and qualitative data on annual income (individual and joint) was somewhat muddled. Both beneficiaries and their male family members were not clear about what was their annual income— individually or jointly, i.e. husband and wife within a household unit. The reason is because there are multiple sources of income incurred at different times of the year: while agriculture is the primary occupation; cattle rearing, dairy business, etc. are also secondary occupations. Additionally, many families have family members working abroad and sending in remittances. Further there are occupations which yield a steady income throughout the year such as dairy business and foreign employment; and there are additional occupations which yield a seasonal income such as agriculture, cattle breeding and selling.

There are activities which the women do alone through the Heifer cooperatives such as dairy production, poultry farming etc.; and activities which the women do jointly with their husbands such as agriculture, cattle breeding etc. An estimate of their annual income which is a cumulative of all activities by wife and husband can be seen in the graph below:

Figure 5: Total Family Annual Income (NPR)



As we observe from Fig. 5 above, among the beneficiaries surveyed, maximum women reported annual income around NPR 2,00,001-5,00,000 (approx. USD 1640-4100). The Heifer program’s biggest impact has been on increased income and diversification of income source which we will discuss later in the report. Suffice to say here that the communities targeted by the Heifer program were ultra poor and living at subsistence level. A steady source of secure income has had several positive cascading impacts in the lives of these female beneficiaries.

As Sadhana Bhusal SHG member said, “The program is very good for women who are uneducated, unemployed and have no income source. It teaches them about income-generating activities and the cooperative helps in marketing the products. Its impact trail is long: It helps from providing seeds, giving training to helping in marketing, providing us loan from cooperative. We don’t have to worry about anything”.The next graph shows the distribution of professions among women beneficiaries and their male family members, mainly husbands:

Figure 6: Female and Male Respondents’ Professions

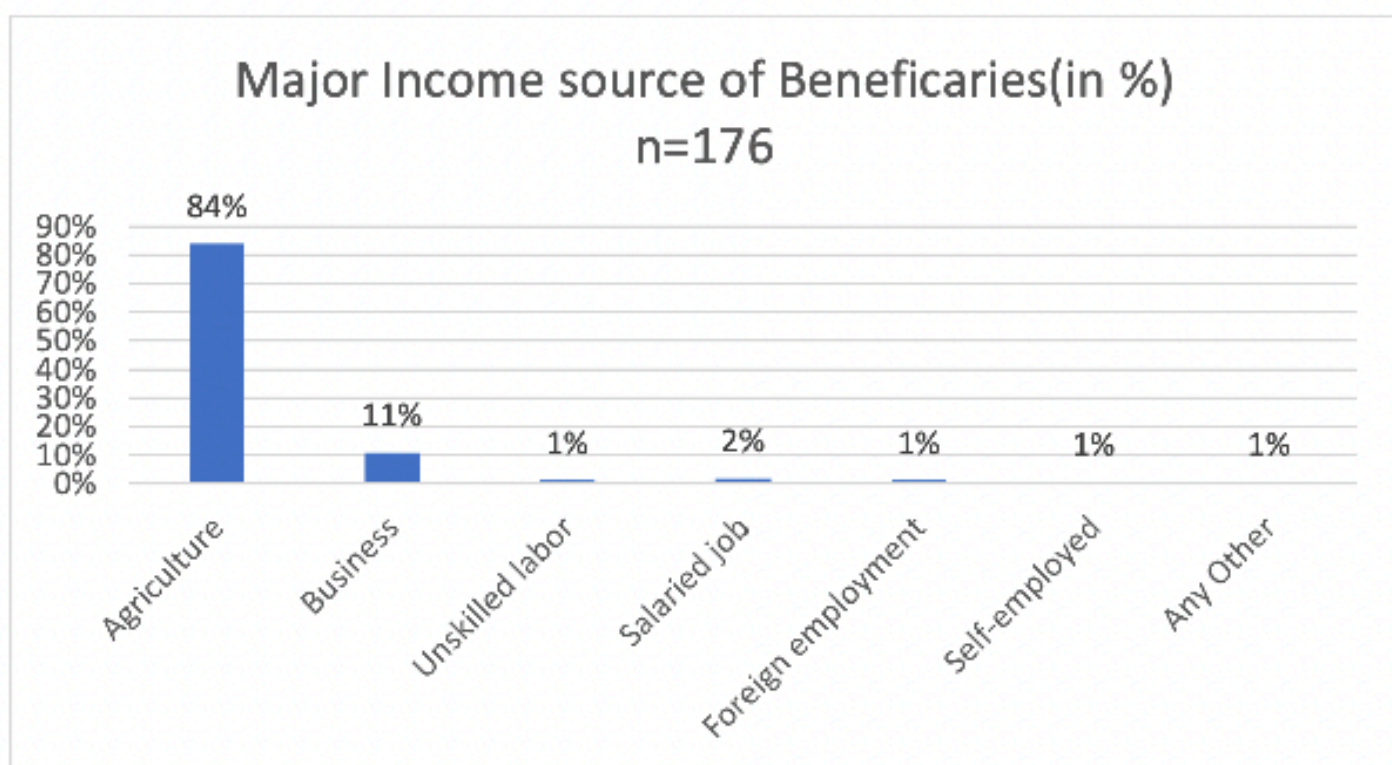


Women beneficiaries are mostly engaged in agriculture (150/176 respondents) and few in business (17/176 respondents) after the intervention of Heifer's SLVC I and II programs. Among the sample surveyed for this study, there were no male family members presently employed in foreign jobs. However, our qualitative data analysis shows that some of the female beneficiary's husbands were previously employed in jobs abroad but have since returned and joined their wives in their business activities and agriculture work. While we did not find any statistically significant data which shows that the Heifer program has led to reduction in foreign employment and replaced by local employment; qualitative data tends to indicate that families which have positively benefitted from the Heifer program have seen reversal in the trend of foreign employment.

Major Income Source

The graph below shows the major income source for female beneficiaries:

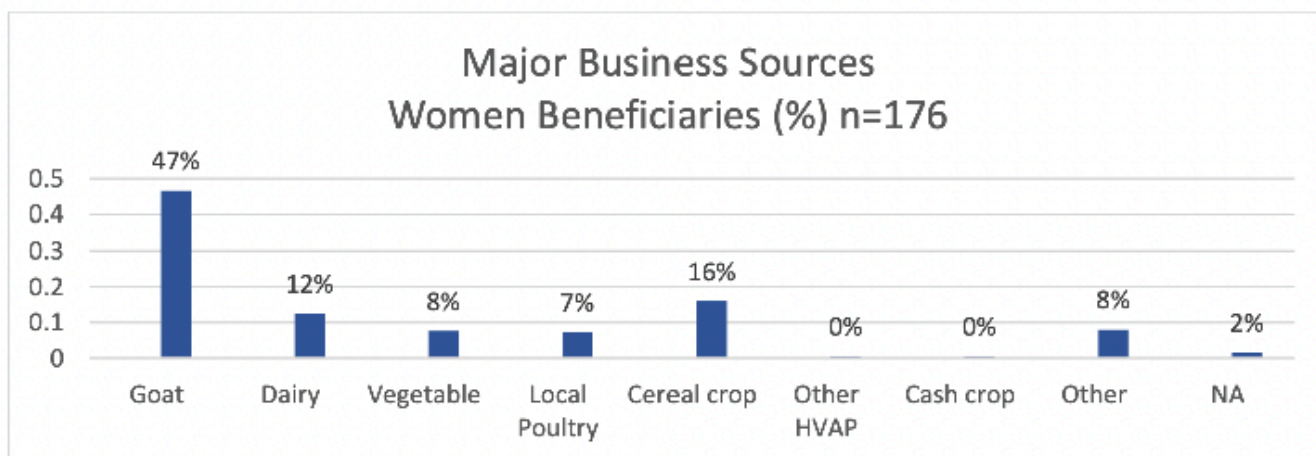
Figure 7: Major Income Sources of Female Respondents



As is evident from the graph above, 84% of income for female beneficiaries is derived from agriculture followed by 11% from business. Business such as poultry farming, cattle rearing, dairy production are supplementary income sources for the women who are part of the Heifer program.

of the Business sources for income, major activities can be observed in the graph below:

Figure 8: Major Business Sources for Female Respondents

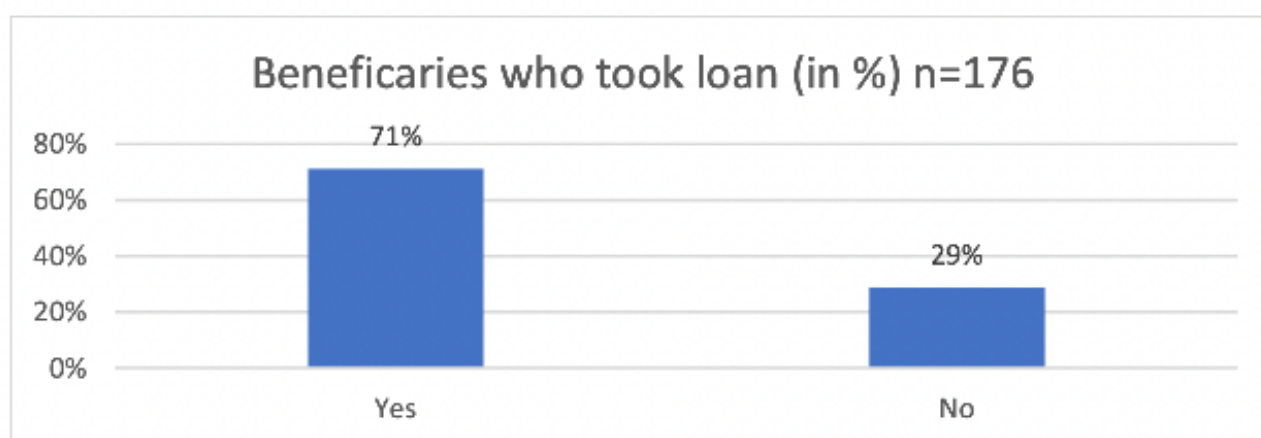


The core thrust of the SLVC program’s income generating activities centres around goat rearing and selling. This is followed by cereal crop cultivation, dairy production, vegetables and local poultry production, as is evident from Fig. 8. Goat production has seen tremendous improvement and increase since Heifer’s intervention because Heifer not only provided goats to the women through SHGs but also provides agro-vet training, good quality grass seeds for production of cattle feed and access to stable markets for selling of the goats. There is also plan of opening abattoirs for goat meat processing which is in progress but currently affected by the Covid-19 restrictions.

Loan Status

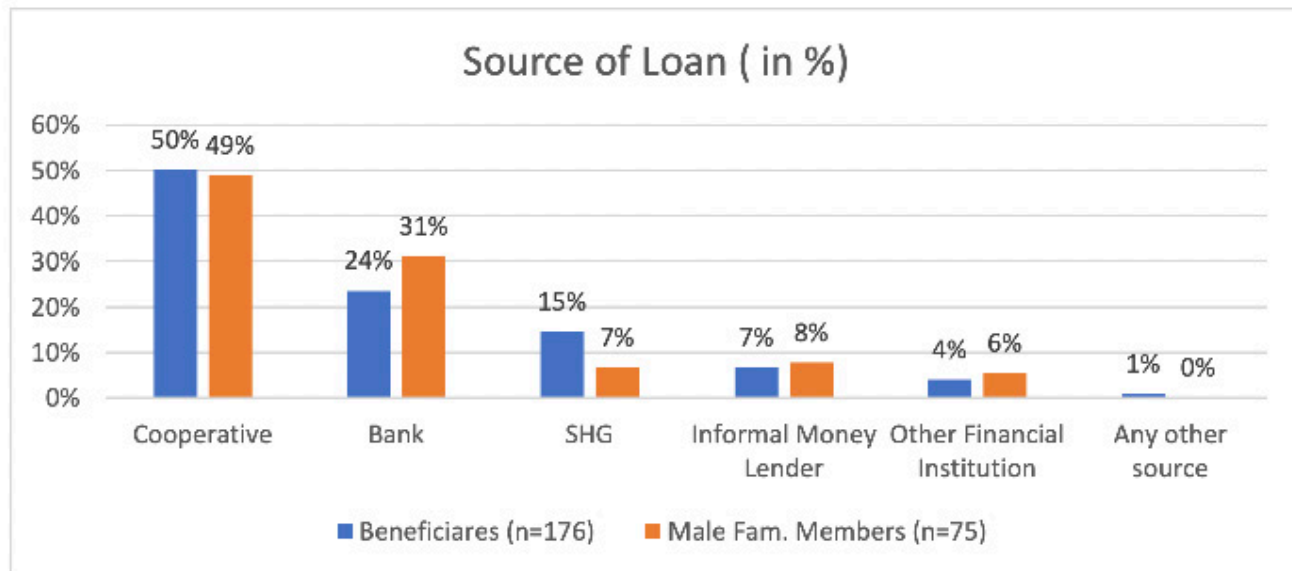
One major advantage of the Heifer program has been to offer collateral free loans at low interest rates. This has attracted several women to take loans for various purposes such as emergency personal loan, financing children’s education, investing in business and/or agriculture etc. Below, we see that 71% of the sample female beneficiaries have taken loans:

Figure 9: Percentage of Female Respondents Who Have Taken Loans



A majority of the loans are facilitated through the Heifer program such as the cooperatives, banks with whom the SLVC program has MOUs and SHGs which were formed initially by the Heifer program. It is also noteworthy, that with the success of the Heifer program, more and more women are taking out loans from secure sources such as the above and less and less from insecure sources such as informal money lenders. This is a positive trend observed in this program as is seen in the graph below:

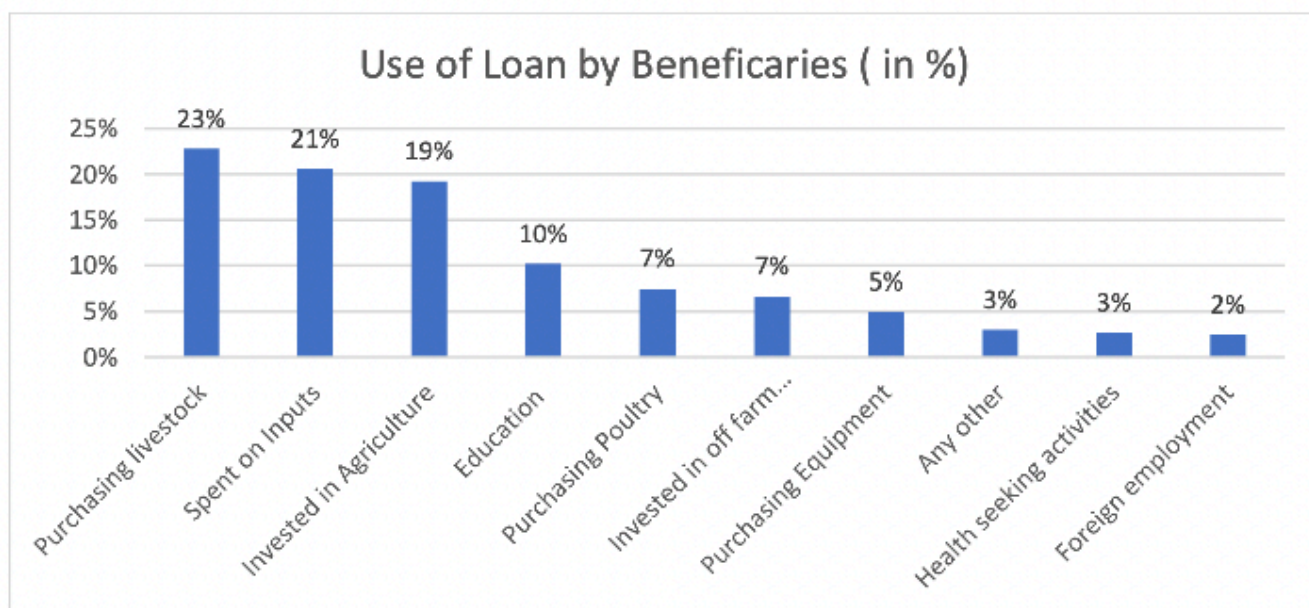
Figure 10: Different Sources of Loans



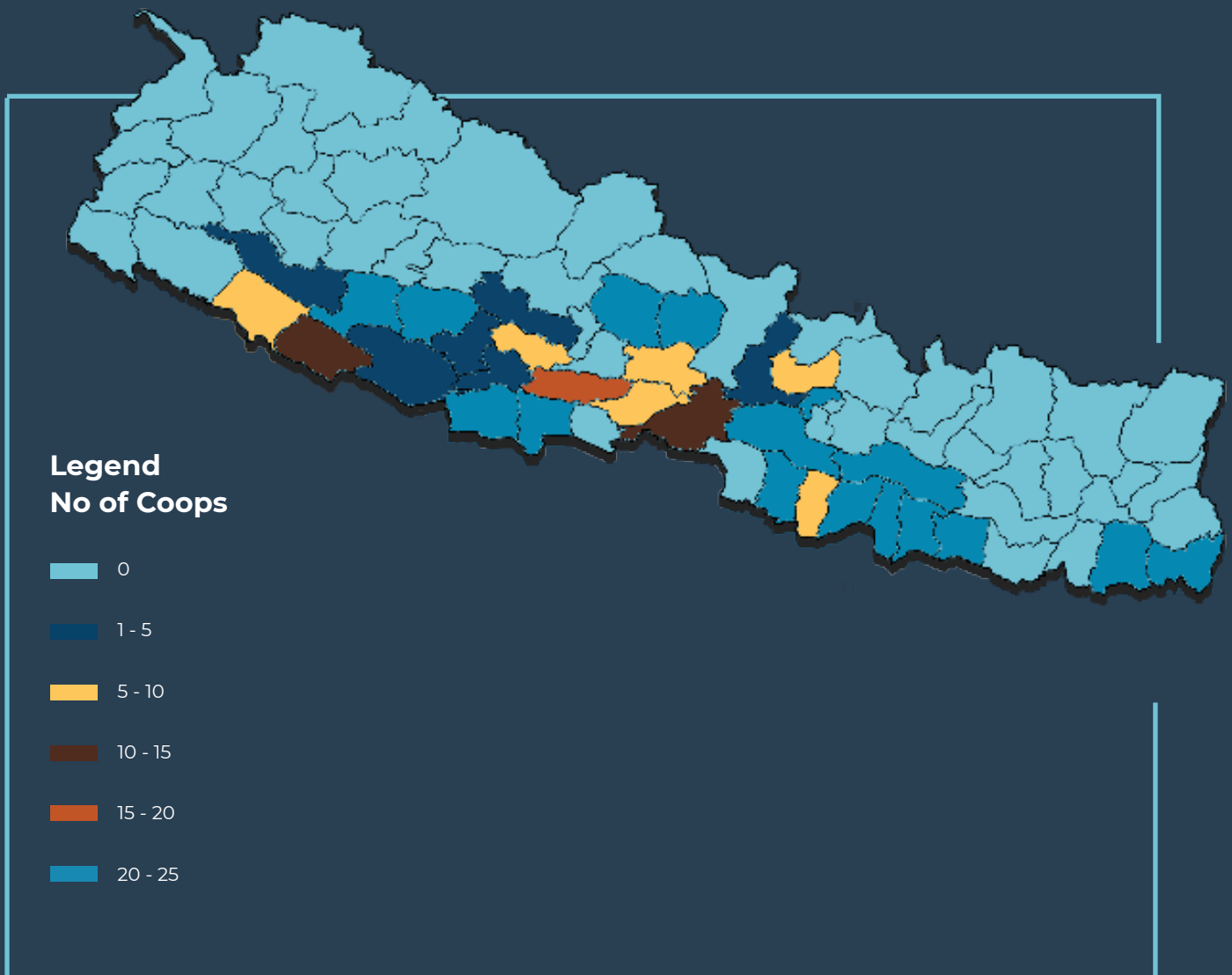
In Fig 10, what is also encouraging to notice is that husbands of female beneficiaries are also taking out loans through the cooperatives and banks through their women. This instils a sense of responsibility and commitment to repay loans in a timely manner and brings fiscal prudence among the beneficiary families.

The loans are used for a variety of productive purposes—some directly related to income generation while others related to investment in social capital such as health and education. The graph below shows the areas where loans are put to use:

Figure 11: How Female Respondents Use the Loan Funds



Number of Cooperatives Registered in Heifer Project Areas



II. Findings:

1. Income from Cooperatives and SHGs:

The Heifer Nepal's intervention through the SLVC I and II programs has been a gradual one. First Heifer Nepal raised awareness about the importance of savings and encouraged women to save small amounts of money just to get into the habit. Then they supported the women to form SHGs where they received a number of trainings, saved more and learnt how to manage finances—both individual and of the collective. With the money they saved in the SHGs, the women started ancillary income generating activities such as small businesses—goat rearing, dairy production, kitchen gardens, etc. Their income started to increase and so did their ambitions. They realized the power of collective bargaining and the security that the sense of sisterhood brought to the initiative. They then formed cooperatives which brought multiple SHGs together pooling in their savings and resources and expanding their businesses at larger scale. Heifer simultaneously connected the cooperatives with the market and formal financial institutions such as banks and insurance companies.

So, first the SLVC program helped to diversify the income sources of poor and marginalized women. This brought stability to their family income; additional income too. Second they supported the introduction of collateral free, low interest loans which were easier for these poor women to access and also repay in a timely manner. Third, a number of trainings on business skills, financial management, social capital formation, basic literacy etc. were provided which raised awareness and knowledge of the women to take on newer income generating activities. Fourth linkage with formal business processes were established which increased income

and made the process fair and transparent. Savings, access to capital, access to affordable loans, ability to repay loans in a timely manner and instilling a sense of fiscal prudence and responsibility in their behavior, investment of capital and loan funds in productive income-generating activities; investing in children's education and healthcare services—are all indicators of systemic change. By systemic change we mean all-round transformative change in explicit power such as policies, practices, interpersonal power dynamics, institutional behavior and invisible power such as social norms, traditions and customs involving multiple actors.¹⁶ In the later sections, where we discuss, the different types of empowerment achieved by women beneficiaries of the Heifer's SLVC program, we will realize, how this systemic change has been realized. This is the very basis of the VBHCD approach which targets the most poor and marginalized by addressing all aspects of disempowerment and discrimination, bringing into its folds all stakeholders and influencers to make it into a shared, collective journey.

Keeping in that spirit, the support of the family is very important for the women as that remains the principal source of capital for investment in business; and later we will see in breaking social barriers and smashing patriarchy. In the process, close family members—husbands, mothers-in-law, fathers-in-law become transformed and support gender equality in a number of aspects of life. We will discuss those later on in the report.

Sources of Income

As demonstrated through graphs above, the major source of income is agriculture. With Heifer's intervention through the SLVC I and II programs the income source has diversified and there are

¹⁶ Catalyst 2030 <https://catalyst2030.net/what-is-systems-change/#:~:text=Systemic%20change%20is%20generally%20understood,local%2C%20national%20or%20global%20level>. -retrieved on 19 April 2022.

secondary income sources through small entrepreneurships such as dairy production, goat rearing, poultry farming, bee keeping, small shop business, orange business, rice mill, pig rearing, and turmeric and ginger business, along with vegetable farming. Certain traditional sources of income continue such as remittance from foreign employment, pension and salaried jobs as well. These are mostly undertaken by the male members of the beneficiary's family. Additionally, Heifer through its programs has provided training in advanced modern agricultural practices as well as distributed improved seeds for better yield. Across the board, women beneficiaries mentioned that while they have been farming for generations, their farming practices before Heifer's intervention yielded very little and they lived at a subsistence level, often needing to take a loan at exorbitantly high interest rates from informal moneylenders and were perpetually in debt.

Heifer's intervention through the SLVC I and II programs has had multiple benefits in sustainable, high yielding farming among these poor communities. Now they produce surplus which they sell for profit. More importantly, these beneficiary families are now nutrition sufficient—they produce their household's requirement of food on their own and no longer have to purchase vegetables or milk. Sharmila Thapa, Vice President of a SHG in Tanahun district shared with us, that while there have been women's empowerment programs in the past and present, what makes Heifer's SLVC program standout is because, "it focused on improving the livelihood by income generation". This, according to her was a new modality as other programs past and present focus mostly on short term trainings and then leave which leaves very little impact over a period of time.

Loan

A major benefit of the Heifer program has been the availability of easy loan with zero collateral and

low interest rates. Prior to the Heifer program, low income families relied on informal sources such as moneylenders and friends and family members. Moneylenders, as it is universally known, charge exorbitant interest rates, are not transparent in their transactions, and focused on maximum business extraction from loanees. This led to high debt levels among the communities where The Heifer program was introduced.

Through the collateral free loans and formation of groups (initially SHGs and then accumulating into the bigger cooperatives), Heifer introduced a "habit of saving" among the women in the program intervention areas. Initially, the savings were modest—NPR 20, 50, 100 a month; but gradually the women in the SHGs started saving more and in turn could do more with their savings. This triad of saving, collateral free loans and formation of groups has been extremely beneficial for the women in these low income communities, said several women leaders of SHGs and Cooperatives formed under the aegis of the Heifer program. As per Fig. 9, seventy-one percent of women beneficiaries in this study have taken the benefit of securing loans from the SHGs and/or cooperatives.

The women tend to use the loans in the SHGs and cooperatives for their personal emergency needs. They also use the loans for fulfilling their basic food needs/clothing needs, and business activities such goat rearing, vegetable cultivation, education and for buying fodder.

The biggest advantage from the Heifer supported loans is attaining a sense of independence. Many women beneficiaries mentioned that they feel good, that they can support their children's education without having to depend on their husbands for financial support; or take care of their own health and other personal needs on their own. "I feel good that I can contribute to my husband's business by taking

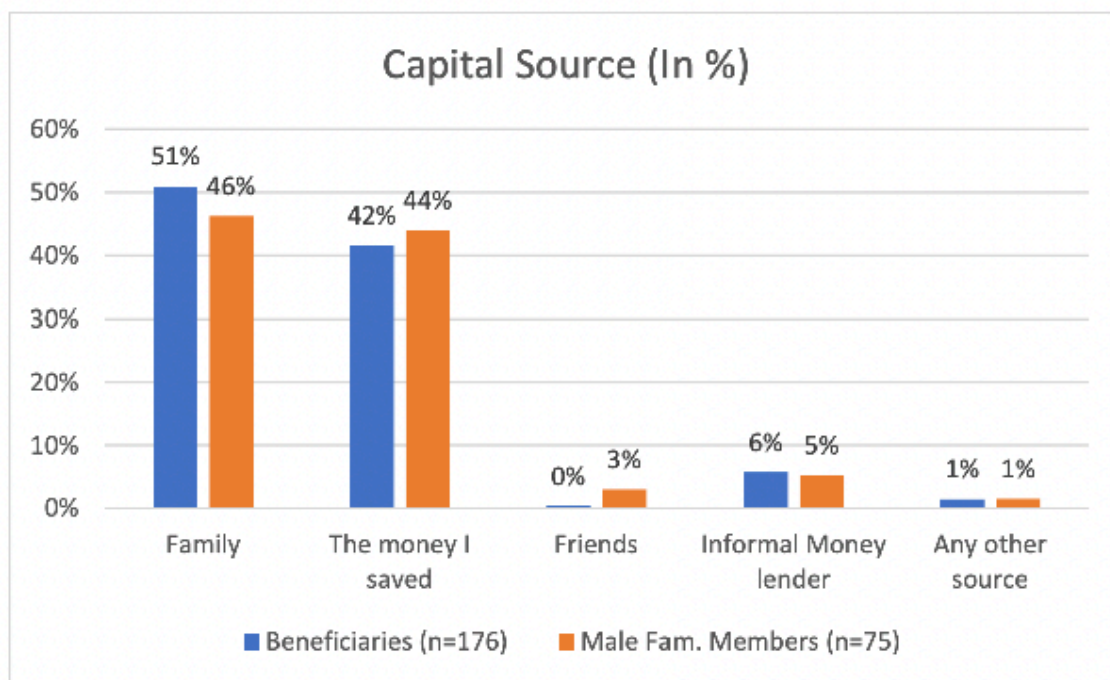
out a loan from the SHG to support his work”, said Agya Shrestha, a member of a SHG in Morang district.

Male family members of a woman beneficiary, it is observed, are also taking out loans through the cooperatives and banks which Heifer has MOUs with (See Fig. 10). And this is a good thing as the communities connected by the Heifer program are gradually moving away from extortionist moneylenders and adopting sustainable and fiscally prudent financial practices. It has also improved the social status of women in the community—they are treated with respect and have higher value in their households and community, observed Subekcchya Thapa, Chairperson of a SHG in Kapilbastu.

Capital

The family is still the major provider of capital for both women beneficiaries and their male members. But the money they save through the SHGs and Cooperatives comes a close second as a significant source of capital and this is a positive trend because it shows how the Heifer emphasis on the ‘habit of saving’ has taken root among the women in the intervention communities. While moneylenders are still a source of capital for both men and women, their importance is significantly reduced which is a heartening development. The graph below indicates the different sources of capital for women beneficiaries and their male family members:

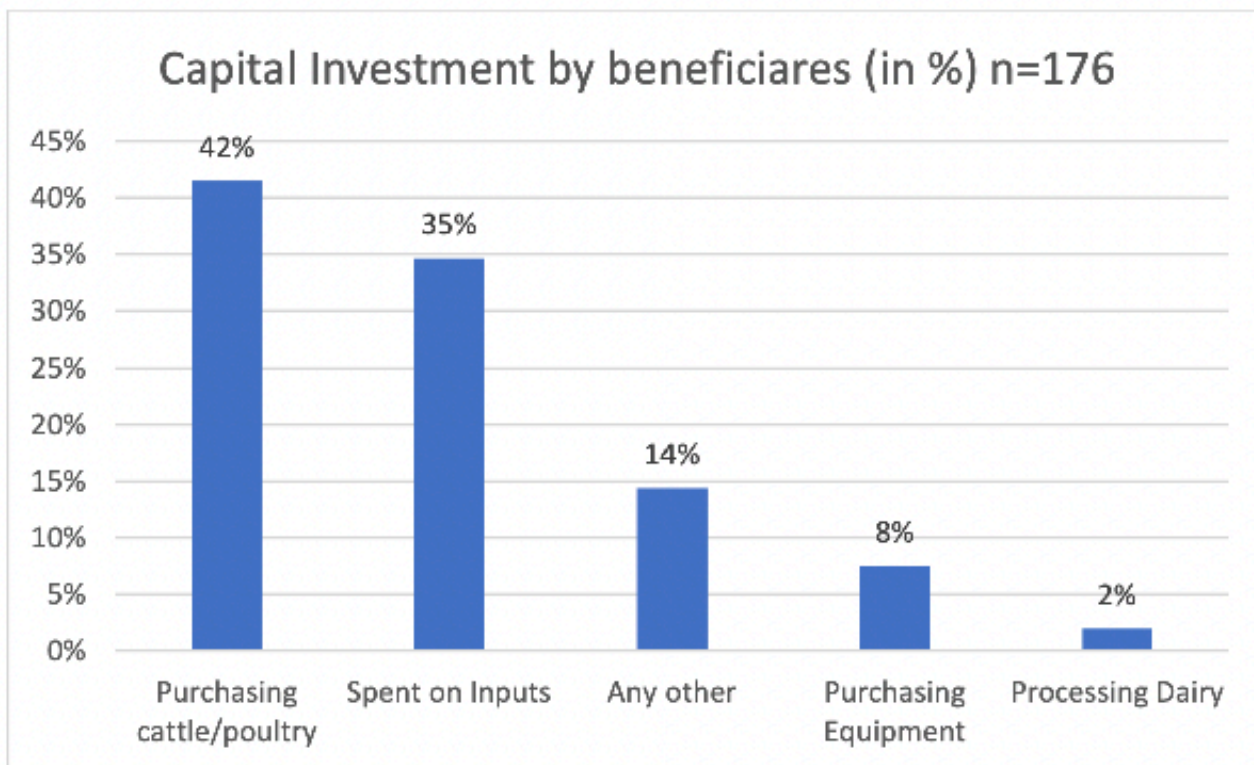
Figure 12: Source of Capital for Income Activities by Female and Male Respondents



Investment of Loan/Capital in What Activities

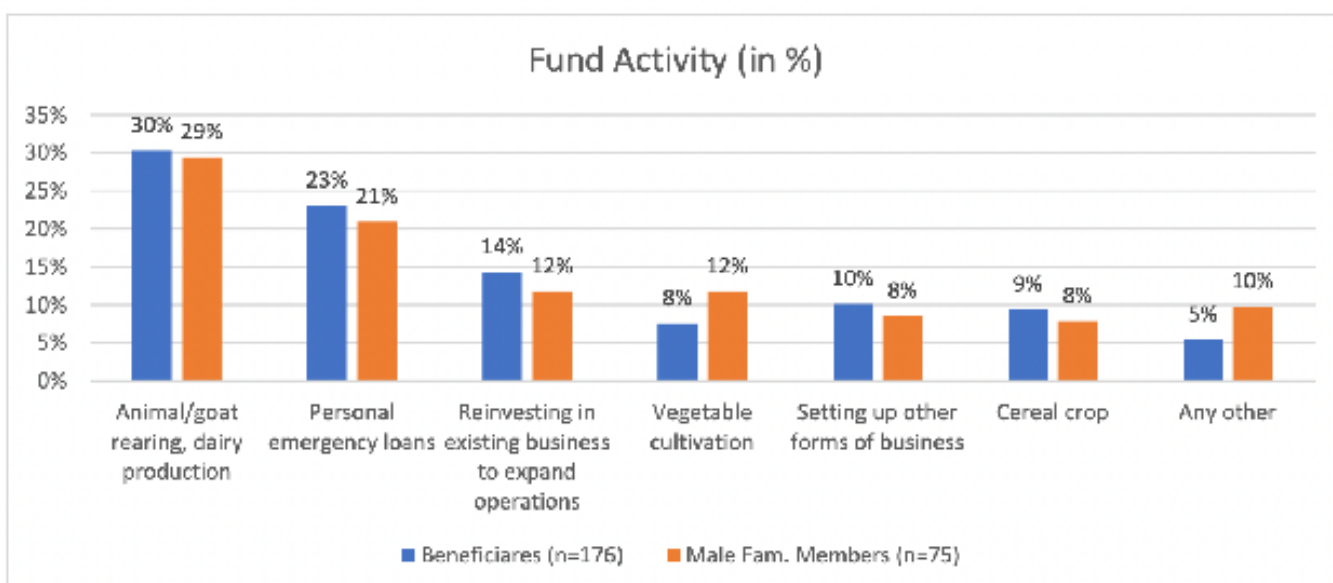
The capital that women beneficiaries secure, is invested entirely in productive activities as is evident from the graph below:

Figure 13: Capital Invested by Female Respondents for Different Activities



Similarly, the loans which women beneficiaries and their male family members secure are invested in a diversified basket of activities—some personal and others for business purposes, as is evident from the graph below:

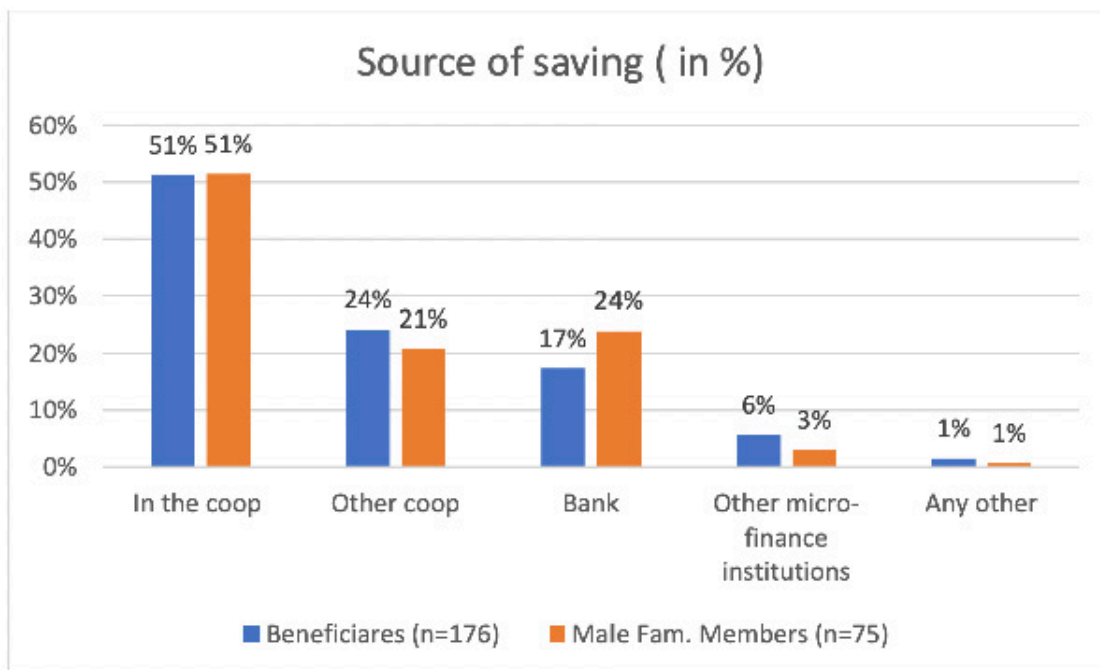
Figure 14: Female and Male Respondents Investing Loan Funds for Different Productive Activities



Sharing in the Profits from Cooperatives and Saving for Better Individual Outcomes

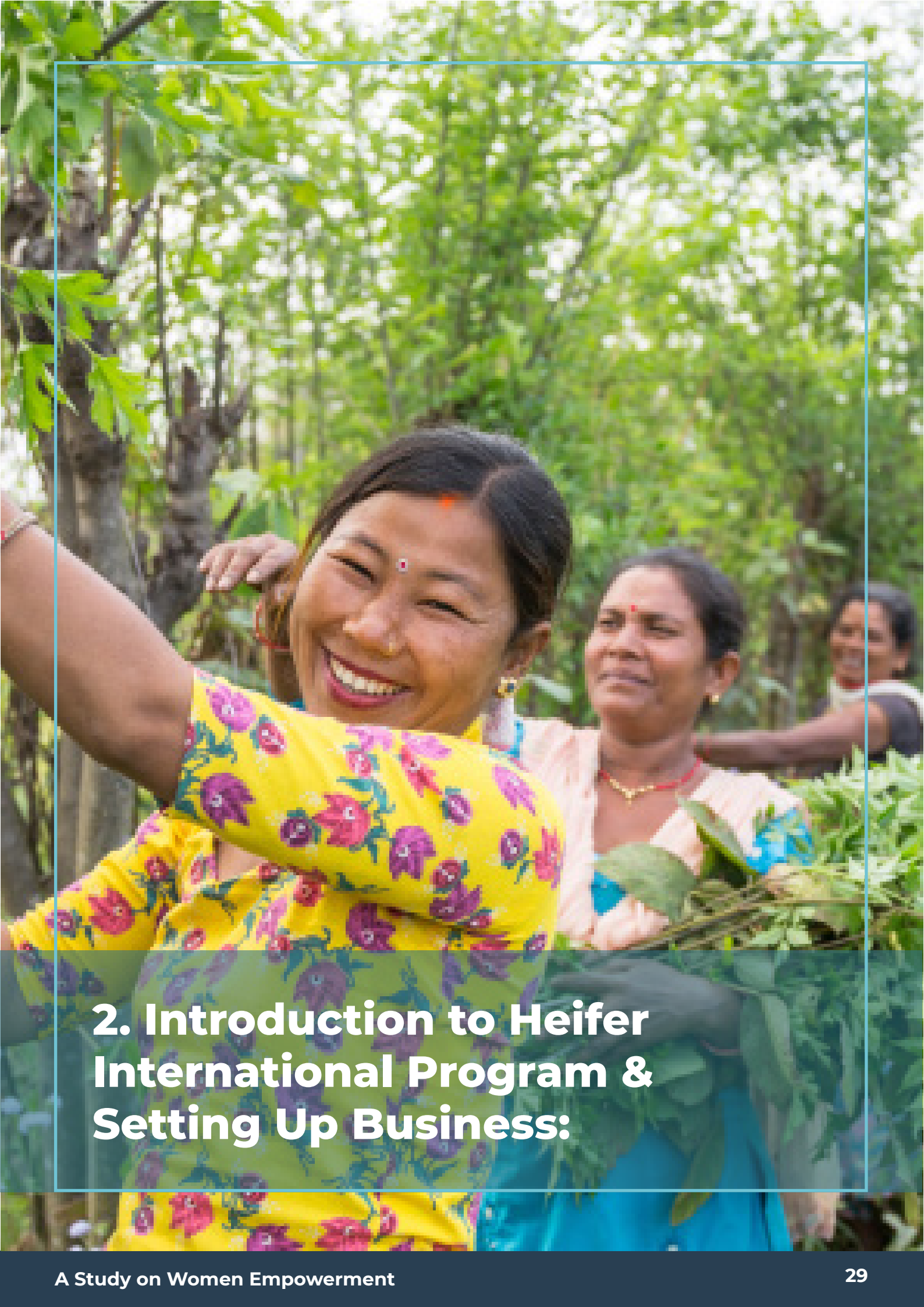
The revenue generated by cooperatives are distributed among shareholders as annual bonus. Let us dwell a bit more on savings of women beneficiaries and their male family members. As the graph below shows, a majority of both women and men save in the Heifer supported cooperatives. Some save in non-Heifer cooperatives too; but important to also note is the increasing importance of banks as a source of saving income. It appears that men save more in banks than women at present, but women are gradually realizing and gaining in confidence in dealing with formal financial institutions.

Figure 15: Where Do Female and Male Respondents Save their Income



Sanjay Rawal, a Junior officer at a leading Nepalese bank in Dang shared that Heifer has included banks in the program and provided financial management training to its female beneficiaries. Over the past few years, women beneficiaries are approaching banks independently to avail of loans. They are confident in their dealings and knowledgeable too.

The savings are re-injected into their income generating activities and this way, through small increments women have improved their businesses and in turn their incomes. Let us hear Bipana Khulal's, Vice-President of a Cooperative in Morang, amazing journey in increasing her income through the Heifer program intervention: Initially she had few goats in her home but they were not managed systematically. She and her family had no proper idea of rearing goats and their management but with the introduction of the Heifer program, it distributed grass saplings and high quality nutritious grass free of cost. So, she fed the grass to the goats and surprisingly after doing this for more than 5 to 6 months, the goats started getting healthy and their mass also increased. They started selling for good profit as well. Bipana said, "I realized the importance of care and proper techniques are required for enhancing a business. I initially had 2 to 3 goats but now it has multiplied 10 times where I have 25 goats at the moment." She attributes this remarkable turn in income and profit to her association with Heifer's SLVC program which not just distributed inputs free of cost but also empowered her by giving her knowledge and awareness about goat rearing, financial management, savings, etc. This all-round empowerment is what has seen her move from subsistence existence to a position of economic and social strength.



2. Introduction to Heifer International Program & Setting Up Business:

What was the economic and social situation of community pre-SLVC program?

As already mentioned, the communities where the Heifer SLVC I and II programs have been running were living at a subsistence level before the program was introduced. They were very poor, deep in debt and experienced low yield and therefore low profitability. Women worked with their husbands in their family farm or on rented land. They had no independent income of their own. They were considered as inferior to not just the men in the household but of no importance in their communities. They were time poor, working hard day and night at home and in the fields with no income, in many cases no education as well. Their knowledge and awareness levels were very low, and they were underconfident in everyday matters. They had no decision-making power either. Women after women, who are now part of the Heifer journey mentioned, how scared they were to speak even their names in front of others. Their self-esteem was extremely low, they considered themselves worthy of nothing of any importance. These women were dependent entirely on their husbands for incurring any expenses or taking any decisions. Therefore, they were hesitant to ask for money and this affected their own well being and their children's health and educational outcomes.

The men and women worked in the fields or reared cattle but without any scientific training on improving productivity. They sold their meagre yield at low prices. They had limited connectivity with markets which meant they got even lower price for their produce. They had limited access to capital and loans—the only source of loans were either from family and friends or from moneylenders. The latter lent money at exorbitantly high interest rates and were usually extortionists leading to high debt levels among these communities. They had very little knowledge of starting businesses, or access to any other alternative sources of income beyond traditional means such as agriculture, foreign employment and the few lucky ones who had salaried jobs. Most of the economy was driven

by men.

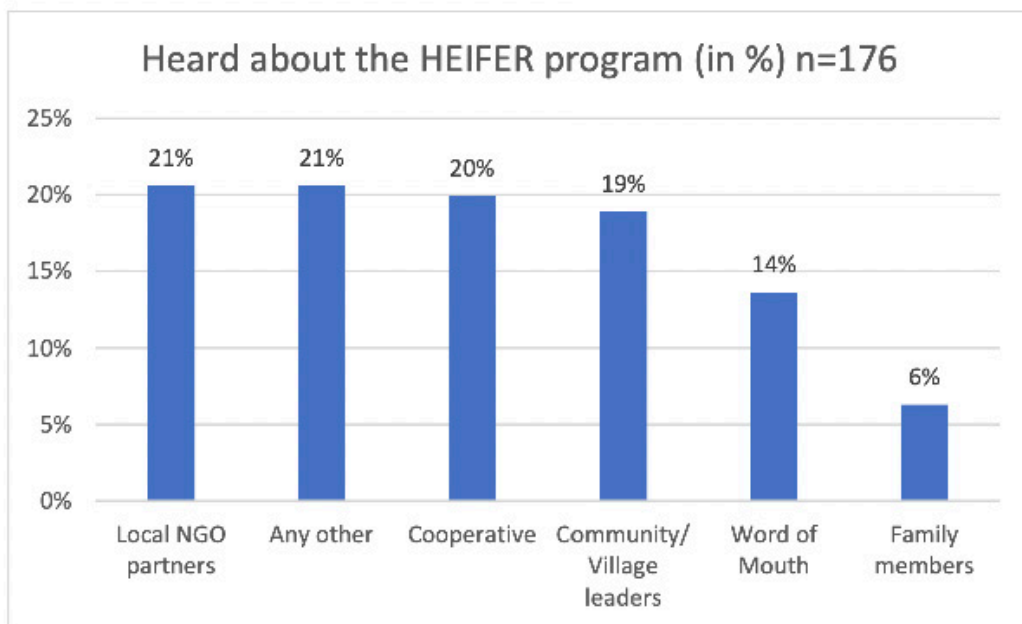
Disempowered in multiple ways, the women squabbled among themselves and caused much disharmony in the communities. At a Focus Group Discussion in Tanahun district among women beneficiaries of the Atipriya Samajik Mahila Udhyaami Cooperative, the women mentioned, “Women who were discarded by the society as they were economically poor used to take thousands of loan and they have even paid NPR 80,000 as the interest to the sum of loan they took for NPR 25,000 because they were not able to pay the debts. This was because their economic status was very bad at the time. It took plenty of years to pay their debts back. But this situation is no more prevalent as the SHG as well as the Cooperative members are empowered and can earn for themselves”. This has been only possible because of the Heifer program so they feel that the cooperative is a huge blessing for them.

Where did beneficiaries and their family members hear about the HI program?

The Heifer program came as breath of fresh air and acted as a savior for these poor families. As the graph below shows, the women and men heard about Heifer's SLVC program through multiple sources. Women were approached first and through them their husbands and other family members heard about the program. Also, Heifer made a strategic decision where although the program was exclusively meant for women's empowerment, they invested in building relationships and trust with male family members—who took decisions on behalf of their women, and community leaders and influencers. This way a multi-pronged strategy was implemented to ensure that women, who were considered inferior and useless on all counts by their families and communities, were enrolled and encouraged to stick around in the program. The Local NGOs with whom Heifer partnered, played a key role as gatekeepers and supporters in this journey from its start till date. These partners have their eyes and ears on ground and are familiar

with the community members. Approaching the women and their families through these NGOs proved a prudent decision on the part of Heifer to ensure trust building in the communities.

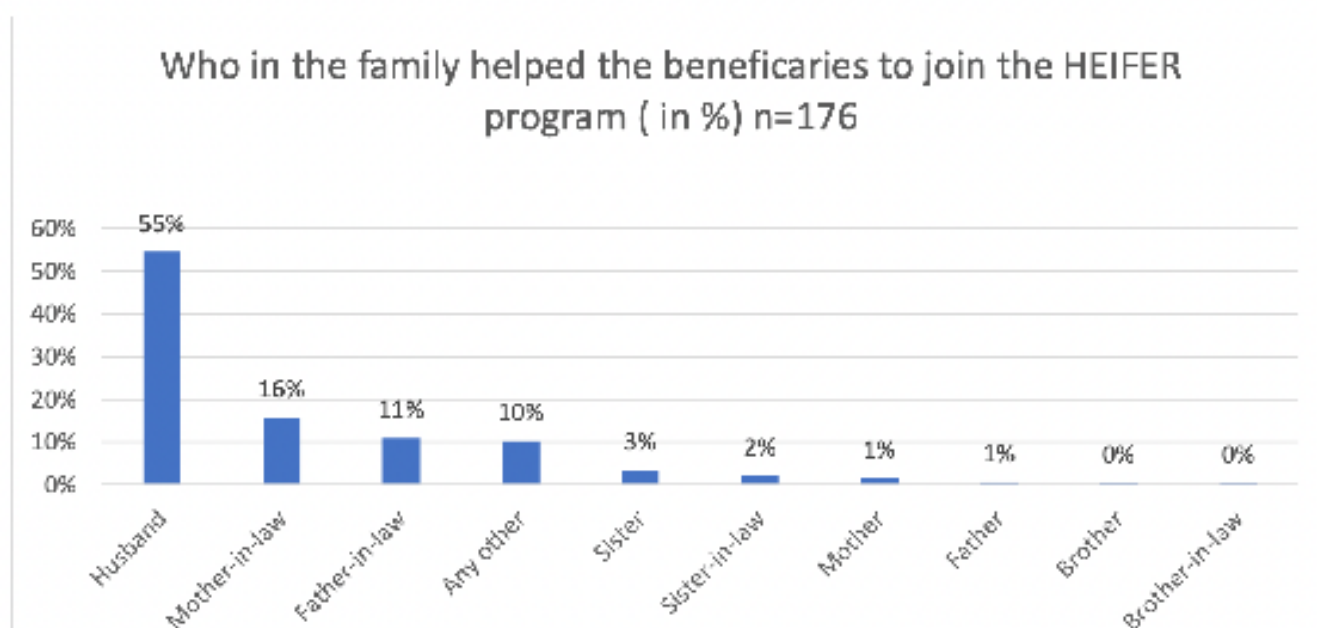
Figure 16: Who Informed About the Heifer Program



Who supported in joining the program?

As is usually the case with starting new initiatives on women’s empowerment, family support is crucial to ensure that women are encouraged to join the program; but more importantly to stay the course. As mentioned earlier, before the intervention from Heifer, these women experienced very low self-esteem and confidence and felt extremely hesitant to present themselves in public. Naturally, the program was initially daunting and overwhelming. But Heifer had accounted for these initial obstacles and worked to instill confidence and faith among the women and their families that this was a different initiative to those that were already on ground and that the Heifer program would help in the long run for these community members.

Figure 17: Family Supporters to Women Beneficiaries of SLVC Program



As Fig. 17 above shows, husbands played a critical role in the initial stages of the Heifer program introduction. Nikhil Thapa, husband of a woman beneficiary in Tanahun district had this to share about the initial experience when Heifer's program was first introduced to their community: The Heifer staff initially came and explained to them about the SLVC program. As per his understanding, the SLVC program targets poor rural households, in particular women between the ages of 20 and 40, to create a sustainable pathway out of poverty.

Prem Sir from Heifer was the one who convinced him to join the program. After that he understood the modality of the program as to how it is going to train people from this area and make them engaged in various income generating activities. The major training was focused on animal husbandry in order to improve the profitability of goat production for members. Being a farmer, he thought this would be beneficial for him so he took the training course. After taking the training, Nikhil thought that it was a good program as he was attracted to the objectives of the program. As soon as he heard about the program, he wanted to join it by encouraging his wife to become a member. It is evident from Nikhil's account, that Heifer invested in the power of knowledge and awareness. From its inception, Heifer worked tirelessly both directly and through its local partners to empower entire communities with knowledge of how to improve farm and animal production and why that would be beneficial for families in the long run. Once these families were convinced that this was indeed a fresh new approach to their problems of low productivity and economic poverty, then convincing the women to join and stay on in the program was not so difficult.

What challenges (and opportunities) presented initially?

There is no denying that the SLVC program did not face its fair share of challenges. The main challenges faced were at the initial stages such as lack of confidence and trust in the program from the community, under confidence of the women and their families to undertake income generating

work and, lack of support from in-laws and/or husband. Once they began participating in the program, time management and juggling unpaid care work in the household and demands on time from the program was a major obstacle for the women. Extremely high levels of extreme poverty which made savings an issue was also a challenge. In the beginning, there were obvious challenges for getting the SLVC program off the ground and convincing women to join it. The communities where Heifer started their SLVC program were initially skeptical about the value of the program. They thought this was like any other program which had been introduced earlier—it wouldn't stay the course. The families were so poor, that investing even NPR 30 a week, that too through their women (who had to ask their husbands for money), raised many doubts and questions in the minds of families. Families were underconfident about the ability of women to make a success of this program and establish businesses; their education levels being low, families doubted whether the women would understand and learn financial management. Besides, it took away women from their homes and their farms for many hours in the day: to participate in the Heifer program, the women had to attend several trainings which required them to be away for more than 3-4 hours in the day. They also had to travel long distances to attend trainings. This naturally led to a lot of gossip and loose talk around the morality of the women; their absence from performing household care and farm duties, etc. Families were unsure about the benefits of the program; and the men had to take on many of the farm and household care duties themselves, in order to support their women's participation in the SLVC program.

Subekcchya Thapa, who is a Chairperson of a SHG supported by Heifer in Kapilbastu said, "It was difficult for me to balance my housework and training. Some people used to talk behind my back. They used to criticize me for frequently going to programs, they used to tell me not to be over smart."

Anjali Kumari Chaudhary, Board member of a Cooperative in Sarlahi district spoke about initial challenges in joining the program: “My in-laws did not support me at first, and that created time management issues for me. Later everything went smoothly. My husband inquired about the program and understood the importance of the program and gradually the family members also supported me with my involvement in the program.” Time management was a particularly difficult challenge for the women. Many of them woke up very early in the morning—some as early as 3 am to finish all the household chores, before they could attend the trainings. As Amar Thapa, husband of a cooperative member from Tanahun district mentioned the following, There was no objection from the family nor from him for his wife to join the program. He has completely supported his wife to be a part of the trainings. He assists his wife in all the household chores from washing utensils to cooking food; he even washes her clothes in order to help her. Both of them are engaged in their own jobs and he feels it’s both of their responsibility to help each other and watch each other grow. He also drops his wife to the training sessions and picks her up when the trainings tend to run for long hours.

Dipendra Narayan Acharya, husband of a woman beneficiary from Dang said, “My wife is a member of SHG and cooperative. I got to know about the program from her. She told me that she wanted to join the SHG. I have been seeing her journey since then. I didn’t pay much attention to it initially. I didn’t know it was such a huge program. I thought that the program will make SHGs, give 1-2 training and leave but later I got to know about the program in detail. I liked the concept of this program. I like the helping in marketing of products part mostly. No other organizations do so. I never go against my wife’s decisions if she is right. I supported her. Our kids were small, we had our shop, I used to handle the shop and send her to programs. I thought the program will teach her some new things, she will learn something, so I supported her”.

How did they overcome the challenges?

From modest beginnings, little by little Heifer built up its SLVC program, instilling confidence and faith in this model (the VBHCD model) among community members. The turning point in the lives of women beneficiaries and their family members was the 12 Cornerstone Training which is a holistic training grounded in the values of the local community. Listening to several accounts of women beneficiaries and their family members, the Cornerstone training has interconnected benefits such as:

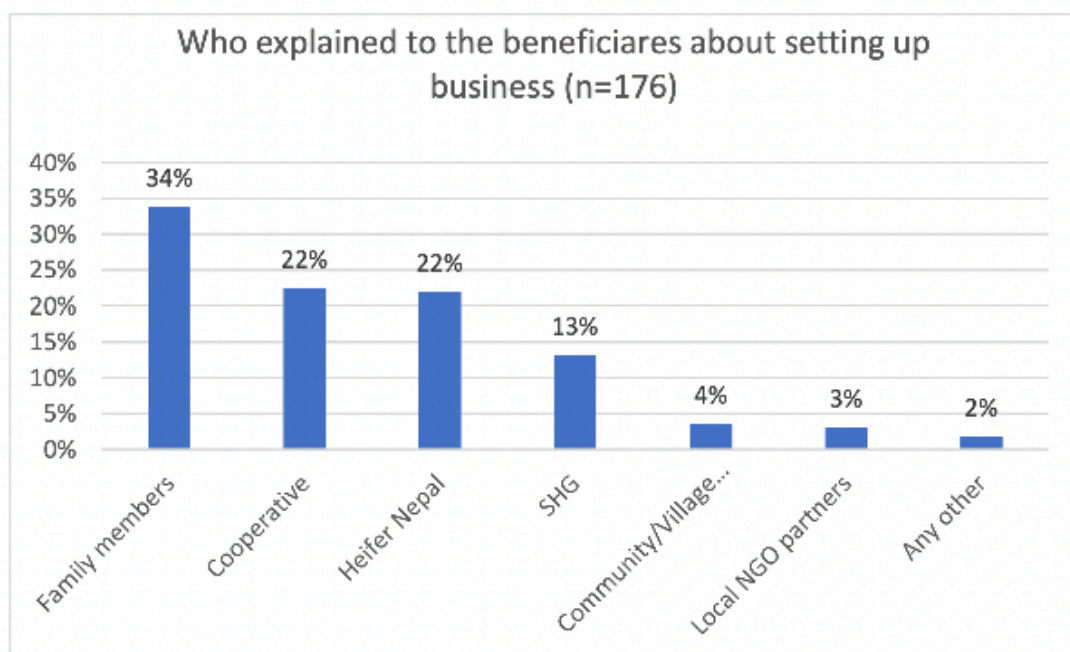
- Improved knowledge and awareness
- Improved gender awareness
- Improved health status
- Improved community harmony
- Improved gender equality especially promoting girls’ education
- Improved self awareness which in turn helps in economic upliftment
- Increase in social reputation and respect in the community
- Sharing of care responsibilities by all family members
- Empowerment of women to manage household finances all by themselves

There were obvious benefits of staying on in this journey of empowerment for women, which prompted many of them to stay the course. As Rupa Rajbanshi, a cooperative member from Morang district said, “The loans were provided at a subsidized interest so that was a major benefit.” Moreover, she didn’t have a habit of saving so that was a new learning from the SLVC program. Having stayed the course, Rupa has made major advancement in her cattle production—she advanced her goat shed into a huge one which can fit up to 55 goats. Initially their goat count was 3 so an increment from 3 to 55 is a major achievement she feels. Hence, all of these facilities prompted her to stay on in the SHG/ Cooperative.

Who helped in this journey?

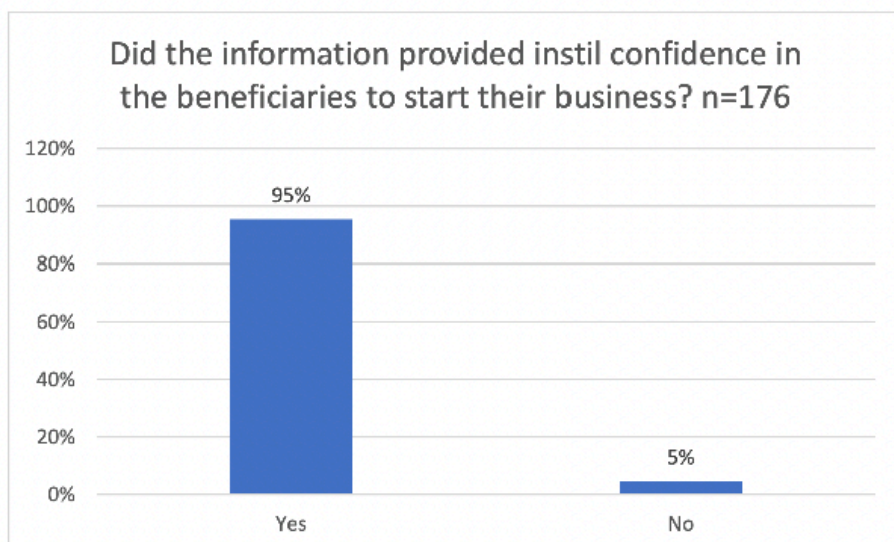
As Fig. 18 below shows, several stakeholders have had a contribution in encouraging women to participate and stay on in the Heifer SLVC program. This particular graph is about setting up business as alternative sources of income. For women beneficiaries, this was a new venture and would not have been successful without the support of a number of stakeholders in their empowerment journey. As already established, the family plays a critical role in encouraging and supporting women in their path of economic empowerment. However, alongside family support, collective empowerment through SHGs and Cooperatives have also played a key role in realizing their new found independence and empowerment. Finally, Fig. 18 also bears testimony to the fact that the women beneficiaries of the SLVC program attribute their economic success to Heifer Nepal's unwavering support and encouragement to the women.

Figure 18: Supporters in Women Beneficiaries' Economic Empowerment Journey



And this support instilled tremendous confidence in the women to take on newer challenges and move from strength to strength, as demonstrated by the Fig. 19 below:

Figure 19: Information & Knowledge Empowered the Women Beneficiaries to Start Their Business

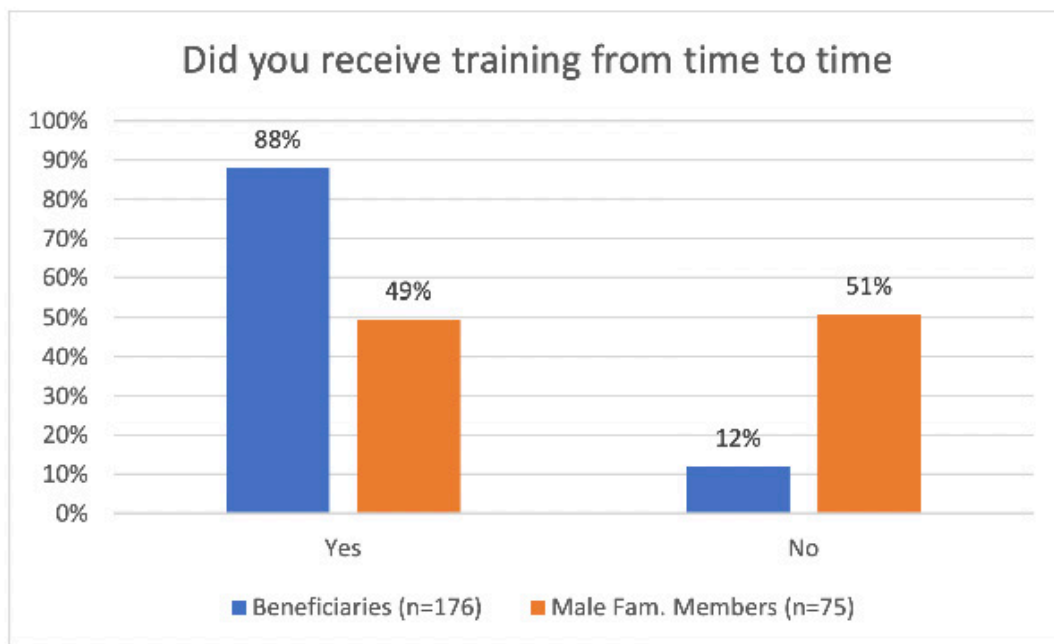


Trainings Received and Their Benefits

A key feature of the SLVC program is the dissemination of extensive trainings on a different dimensions of empowerment journey for women beneficiaries and their male family members. In the next few graphs, we observe, how much impact the trainings have had in instilling confidence, skills, and capacity in women to take on new income generating activities. A majority of women asserted that they received various trainings from time to time,

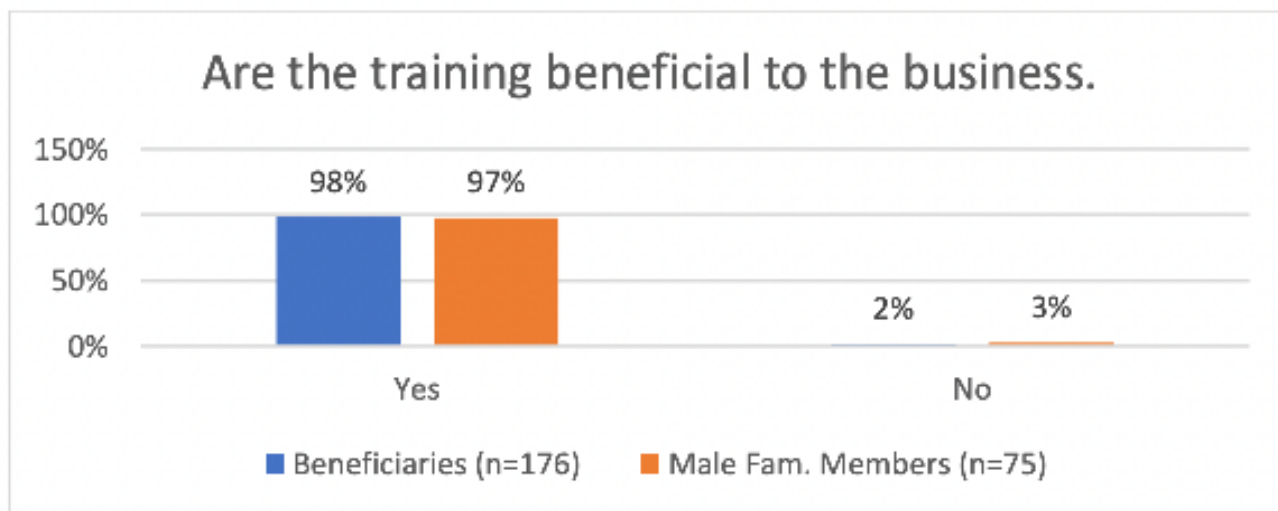
From our interactions with women in Chitwan district, Laganshil cooperative, we learnt that, “Initially after the SHG creation, the Heifer program conducted various trainings starting from cornerstone to financial management, vegetable farming and animal husbandry. It provided the women with various capacity building trainings and skill development workshops which were of great value. It empowered the women and also gave various awareness trainings.” The trainings focused on maintaining the quality of life, creating cleanliness in the environment, maintaining personal hygiene, and engaging women in various income generating activities. The women were very shy, scared and would get afraid when they saw huge masses of people. But with the introduction of the Heifer program and the trainings it provided, the women started building their confidence level. They learned about various new skills and techniques about business and other business activities. Moreover, the program increased general awareness among the members and provided them with economic benefits as well.

Figure 20: Female and Male Respondents Receiving Various Trainings from SLVC Program



A major trademark of Heifer’s SLVC program is provide a wide basket of trainings to both women and men from time to time which help in enhancement of technical knowledge as well as improvement in social capital. Further, most beneficiaries indicated that the trainings have been put to good use and have helped them in their business:

Figure 21: Have SLVC Trainings Been Beneficial to Set Up Business



As the next two graphs show, the different types of trainings received by female beneficiaries and their male family members from Heifer. Social capital training is the Cornerstone training which both women and men receive and is a major inspiration which places community members firmly in this empowerment journey. We have already spoken about the Cornerstone training. More will be discussed later on in the report.

Both Women beneficiaries and their male family members receive a number of different types of trainings. While it is optional for men as they are not the primary benefactors of the SLVC program and our qualitative data shows that some had not been an active participant in the trainings; it is expected of the women beneficiaries to attend most or all of the trainings. In fact, they do—despite challenges they have faced in juggling their household care responsibilities and farm work, the women have overwhelmingly made time to participate in the trainings. This is a sign that the trainings are both meaningful and useful for the women to develop life skills and business related skills.

Figure 22: Trainings Received by Women Beneficiaries of SLVC Program

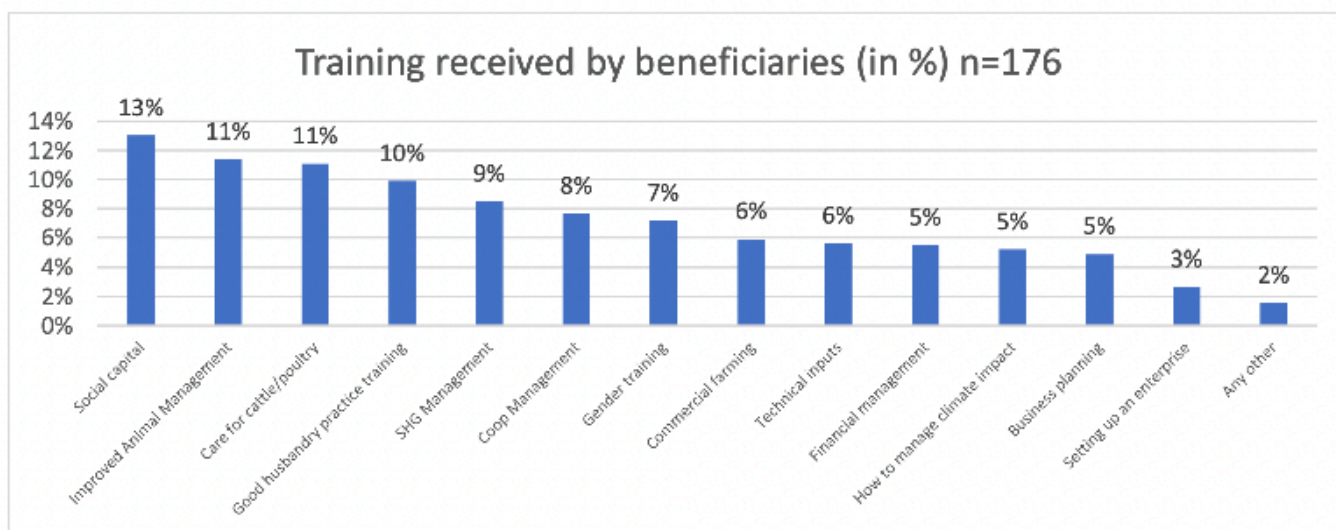
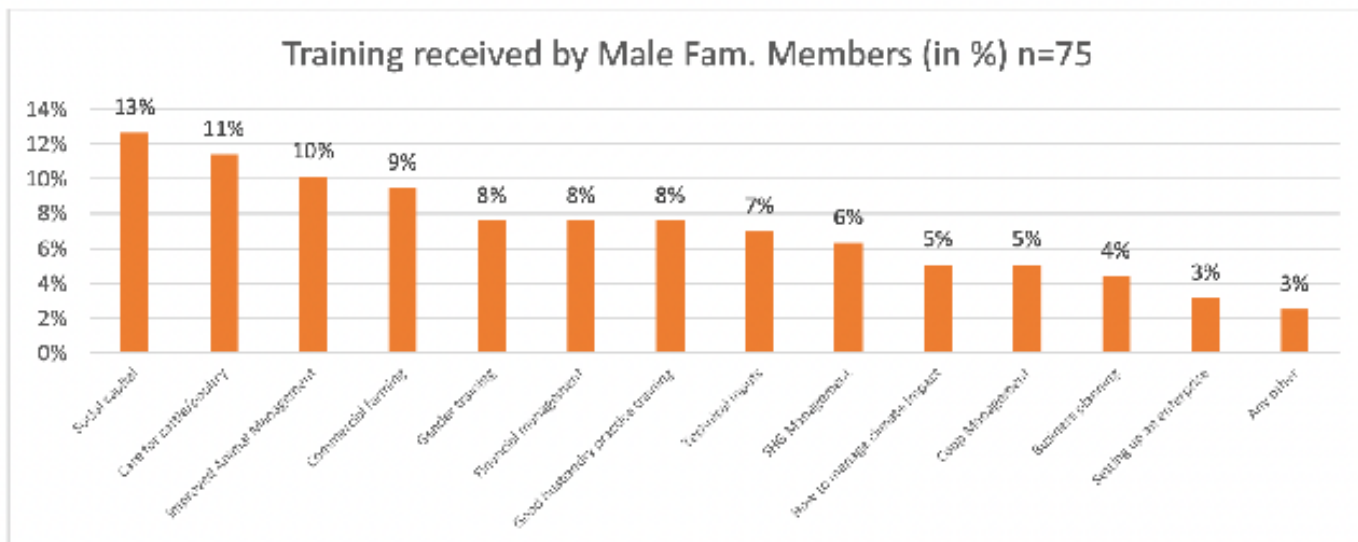


Figure 23: Trainings Received by Male Family Members



During a Focus Group Discussion conducted at the Atipriya Samajik Mahila Udhyami Cooperative, in Tanahun district, the women beneficiaries shared, “The cooperative is a very important asset to the villagers as we have developed the habit of saving and the cooperative has been acting as a major source for supplying loans to the villagers. It has been providing the members with various skill development and capacity development trainings along with trainings for animal husbandry, goat rearing and financial management. These trainings in the long run have had a great impact in the life of the cooperative members. The cornerstone training has stood out among them which have been a significant source for a change in their mindset and behavioral patterns. This training has 12 pillars as the major lessons which has taught us about the basic principles of livelihood practices”.



3. Achieving All-Round Empowerment

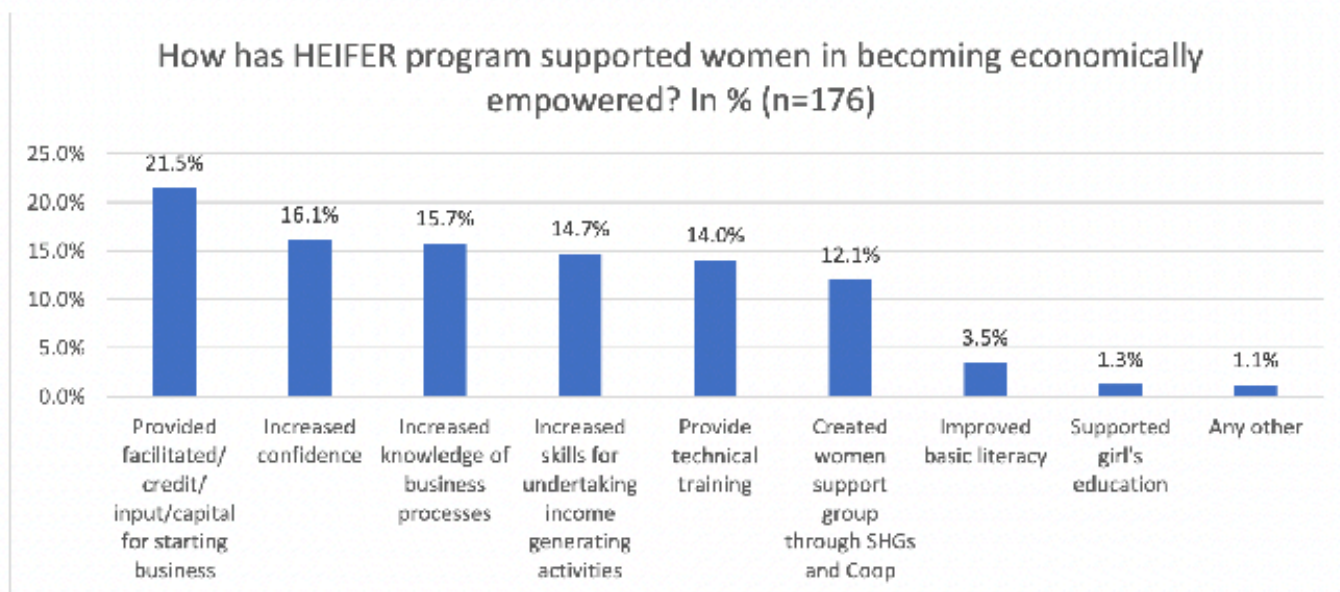
At its inception, the SLVC program set out to improve livelihoods and raise poor and marginalized women out of poverty. From our discussion above, it is evident that economic empowerment has been achieved. However, the SLVC program was not designed to only bring about incremental changes such as capacity building trainings, loans and credits etc. The program was designed to start modest with small, incremental changes to then build up to structural changes such as access to capital, loans, savings and re-investment in productive income-generating activities, and in the process building social capital. This then leads to lasting, sustainable changes at multiple levels and involving varied stakeholders—community and religious leaders, family members, local governments, challenging patriarchal norms and other social norms which prevent women from realizing their full potential. Once this level is achieved, we can say that change has been transformative.

Our qualitative and quantitative data point us towards all-round empowerment and not just economic empowerment touching on all 3 levels of change—incremental, structural and transformative. Women beneficiaries have experienced (1) economic empowerment—rising

above poverty and subsistence living, finding alternative income sources, and enabling savings and access to loans and capital, ability to conduct business dealings with multiple stakeholders; (2) social empowerment—gains in personal self-confidence, ability to speak in public, transformed interpersonal relations at home with in-laws and husband, overcoming caste-based hierarchies and restrictions; (3) political empowerment—emerging as leaders in local governments, provincial governments and national government; (4) skill enhancement—gender awareness, business skills, financial management skills, life skills, social capital.

In what follows, we elucidate key indicators of this holistic empowerment journey for women who are part of the Heifer's SLVC program. The following graph indicates all the areas where the women beneficiaries believe they have achieved empowerment through their participation in the SLVC program:

Figure 24: Achieving All-Round Empowerment



As is evident from Fig. 24 above, through primary impact on economic situation and capacity of women, the Heifer program has also had secondary positive impact on social capital generation— increase in self-confidence, support to girls' education and improvement in basic literacy among beneficiaries.

Personal Empowerment—Gains in Self-Confidence

One of the biggest achievements of the Heifer SLVC program, other than improvement in economic situation, has been the tremendous transformation in women's self-confidence. Women beneficiaries across the board spoke about their personal journey from being extremely shy, underconfident women confined to their homes to how they have emerged as confident, capable women, efficiently managing their own finances as well as that of the cooperatives and SHGs and dealing with various business related stakeholders. In doing so, these women are also breaking stereotypes and patriarchal social norms which have traditionally severely restricted their movements and interaction with people.

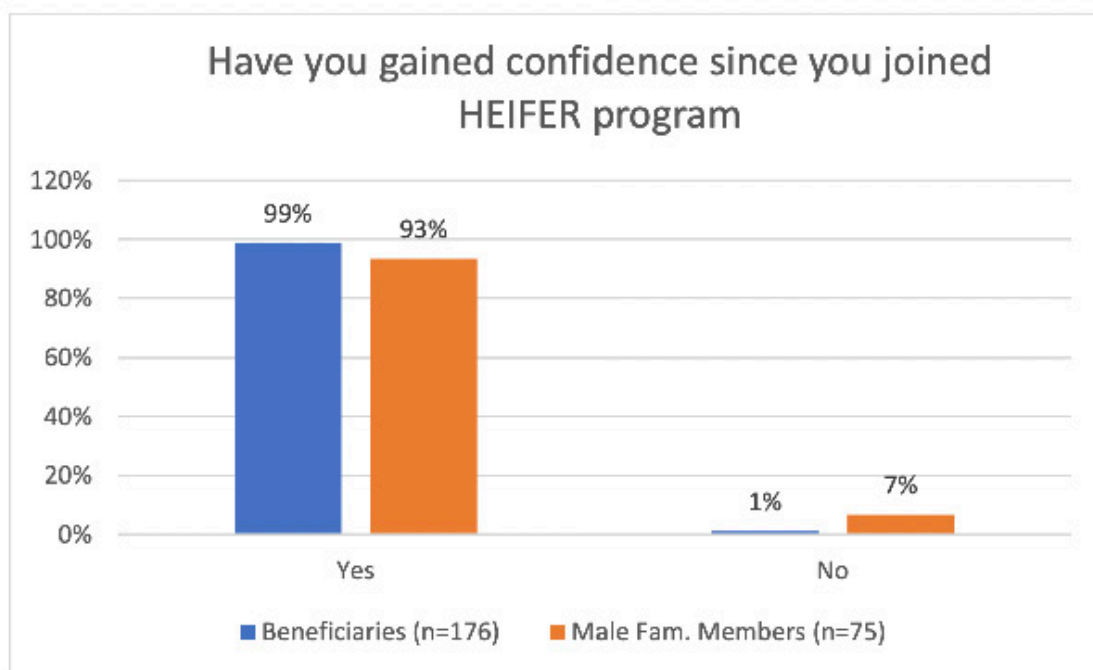
Anjali Kumari Chaudhary is a President member of a SHG in Sarlahi district. Her empowerment journey is quite remarkable. Initially, when the SLVC program started, her in-laws were not in favor of her taking part in it. This created a major hurdle, but she realized the potential of the program and so stayed on, worked hard and gradually convinced her husband and his parents the value of this program. She was overworked, as no one in the family came to support her participation initially, but she never gave up. In her own words, she says, "I was very shy and low in confidence before the program and now I can lead the group as a president." As a shy and underconfident individual, she has progressed and is a president of her SHG at the moment. She is advocating for the rights of other women and even promoting her children's education. She has

allowed her daughter to choose her own clothes and doesn't restrict her in wearing modern clothing. She believes change should begin from oneself and one should always try to adapt with the changing world. She is confident, independent, self-sustained and empowered. She is able to carry on income generating activities by her own and is even earning for herself. She is economically independent and has developed leadership qualities along with an optimistic mindset and rational thinking behavior.

Subekchhya Thapa, who we were introduced to earlier had this to share about her empowerment journey: "I joined SHG from the beginning of the program. I took cornerstone training, gender training and other trainings. I was also active in making POGs [pass on groups]. I used to go to other districts also for programs. Sometimes I had to give a speech but I would feel afraid. My face used to turn red in front of everyone, that was very shameful for me. But I learned from my mistakes, I learned public speaking, I learned to give an introduction. Later I started giving cornerstone training to other women like me. I encouraged them to take membership in the cooperatives. I am still learning...For me, the greatest achievement has been to be able to speak in front of the crowds. I feel confident while I speak in mass gatherings now. I attribute this transformation to Heifer. They used to motivate us regularly, they believed in our abilities. I am so thankful to Heifer".

The quantitative survey results corroborate these anecdotes as the graph below indicates,

Figure 25: Women Beneficiaries Gained Self-Confidence Since Joining SLVC Program



The following is an extract of a discussion with members of the Laganshil cooperative in Chitwan, which illustrates the personal transformations that women beneficiaries have experienced after joining the SLVC program. The dominant sentiment is that because Heifer has brought about positive change in every aspect of their lives starting from public speaking, to progressive thinking, to raising their hopes; teaching them better productivity in their economic activities; connecting them to markets where they get a better price for their produce; widening their social horizon and increasing their social and personal respect and reputation both at home and in the community—all of this together has helped them achieve a sense of personal fulfilment and therefore confidence.

“The co-op and its activities have built up confidence level in women.” The women in the community can represent their SHG’s and can even advocate for their rights and fight for their needs. They are able to decide what is wrong and what is right. They have understood the importance of planning and coordination. The women have formed their network and alliance where they are able to speak for other women as well. There is sense of sisterhood and friendship among all the members where they have also established a peaceful environment in their families and communities.

“We are able to understand the importance of education and are also empowering our children on the same.” They are empowered, economically sustained, independent, and confident and can deal with anything on their own. The trainings have made them economically independent so they don’t have to depend upon their husbands or male members for any support. They are educated, literate and empowered at the same time.

There is peace in the family and friendship within all the community members. The women have uplifted their status in the family. The women had their identity as the wife of their husbands but this has changed where the husbands are getting noticed by their wife’s name. This has also established social reputation in the society.

The women have been capacitated with various skills and knowledge that has uplifted their business and quality of life. The women are involved in all the decision-making practices so they feel good about that inclusion within the families and the cooperative as well. All the women are included in all the major activities and decision-making processes in their families and communities as well; their husbands seem

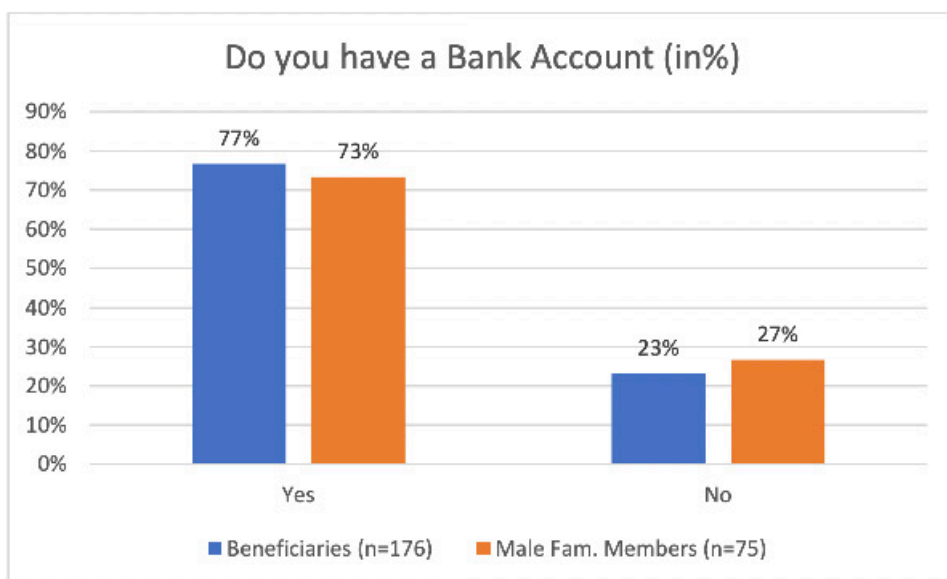
to ask their opinion on certain matters and also hand their income to their wives. Almost all the women members in the cooperative have experienced this change since few years.

From a situation, where the women were totally dependent on their husbands and other close male family members for their financial needs; where the men took key family decisions and decisions regarding women’s lives; these women have indeed come a long way—their husbands are now known by the good deeds of their wives; the husband are confident to handover their income and allow their wives to manage household finances on their behalf; and the husbands are sharing and cooperating with the women in their economic as well as household care responsibilities. This makes the change transformational because the change is at the level of mindsets and social norms. These invisible forms of power are the most resistant to change and can be cause for major backlash against women unless ushered in a seamless and organic manner.

Financial Management Skills

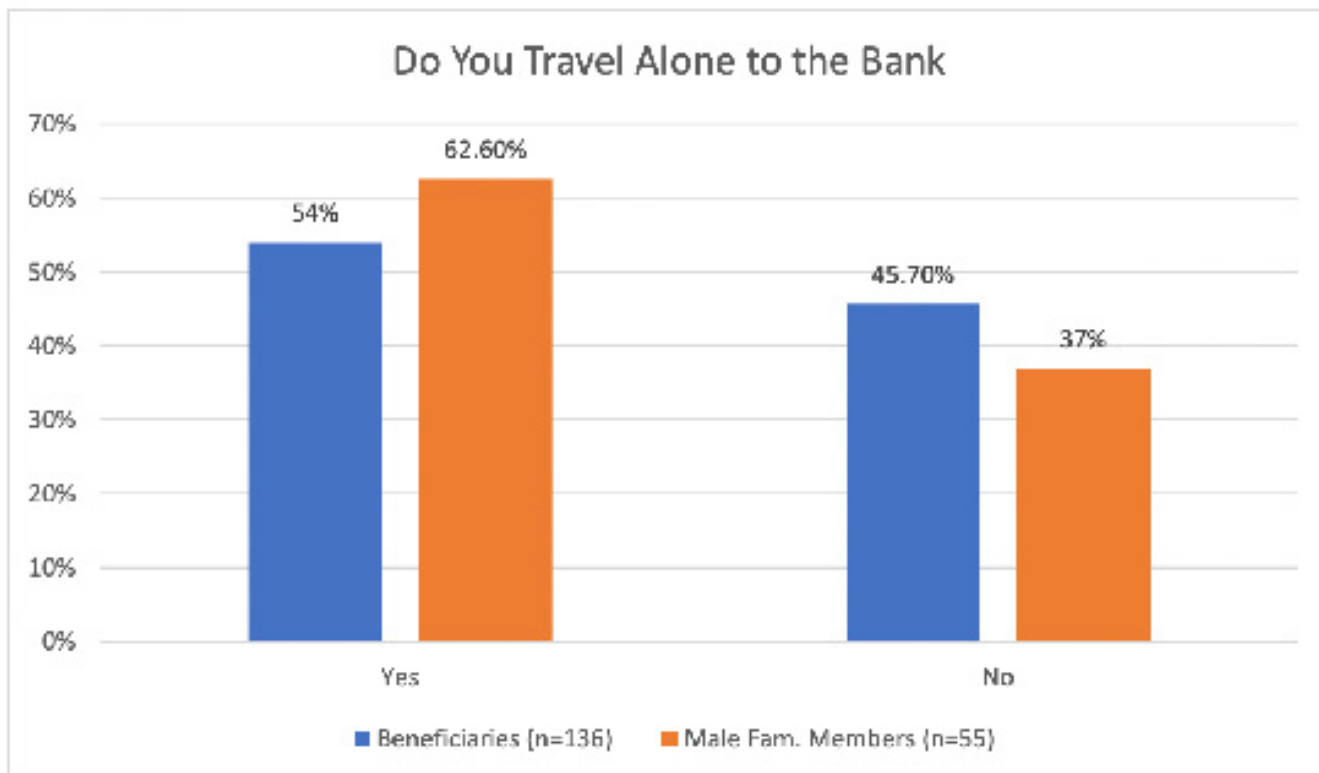
We begin this section with some indicators of economic empowerment. The first is, association with formal monetary institutions. A majority of the women beneficiaries surveyed in this study indicated that they have bank accounts of their own, as the graph below shows. What is also heartening to observe is, that marginally more number of women have bank accounts than their male family members. This shows strong linkages with formal financial institutions.

Figure 26: Female and Male Respondents’ Access to Bank Accounts



The next graph shows another indicator for empowerment where more than half of the beneficiaries who reported to have a bank account mentioned that they travel unaccompanied to the bank:

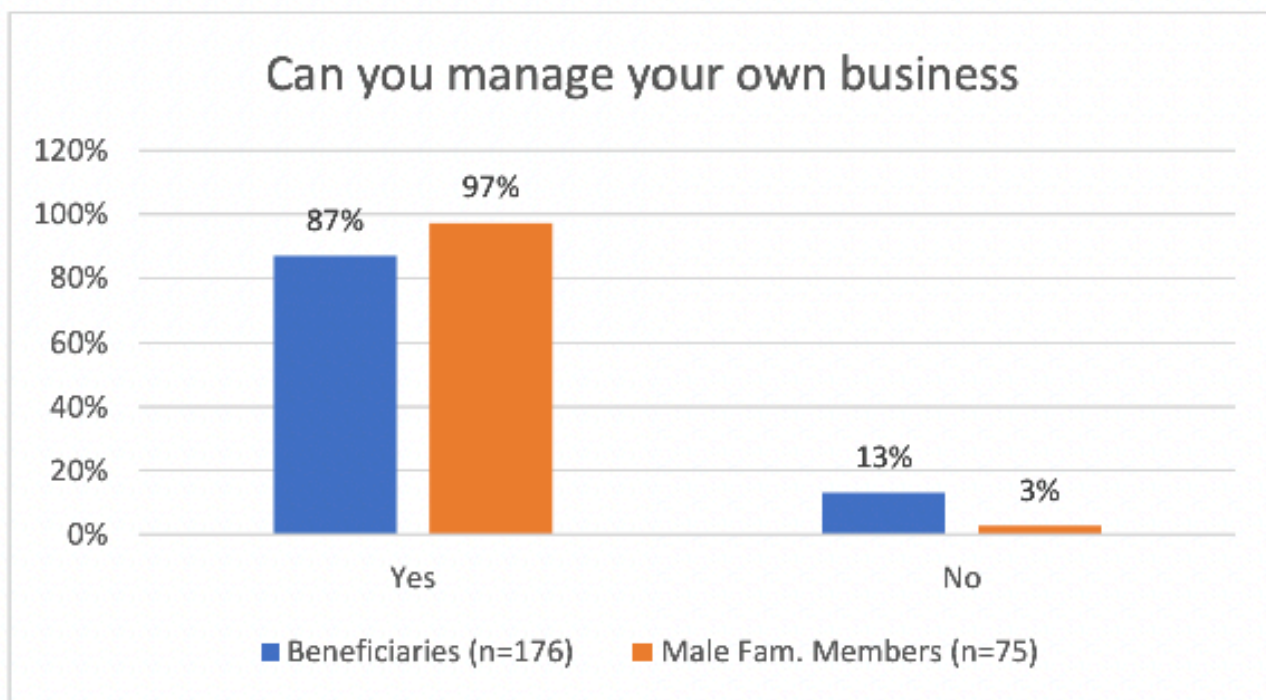
Figure 27: Female Respondents Travelling Alone to the Bank



While Fig. 27 above also indicates that a reasonably high percentage of women beneficiaries are accompanied by someone to the bank, this companion is mostly SHG/cooperative women members and not necessarily by other men. On further probing, it appears that women who are accompanied to the banks by someone are done so not because they lack confidence to operate the bank on their own or not because they are scared to travel on their own.

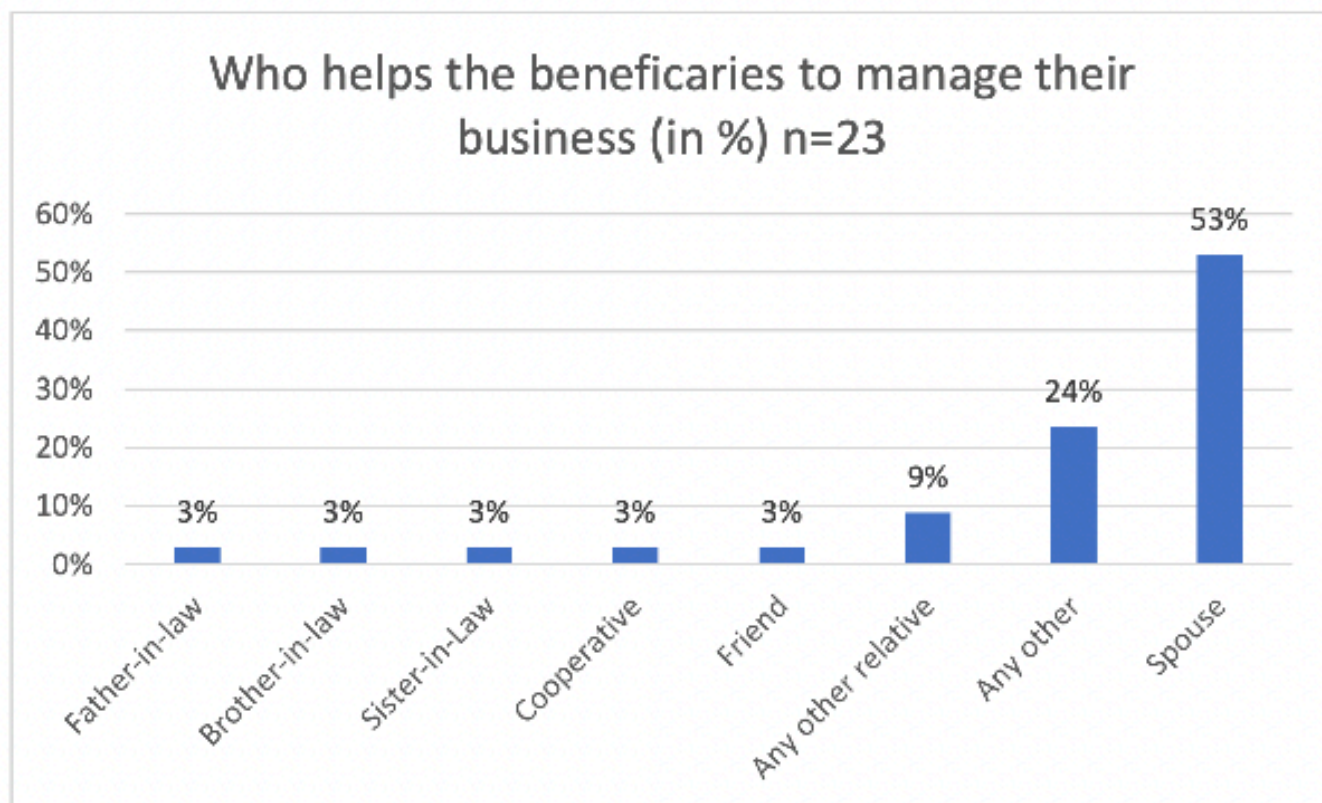
The next indicator is about running a business independently. As Figure 28 below shows, the majority women are running their own businesses. This is a remarkable feat, since, as expressed by the women themselves, to be able to do that, they have journeyed through tremendous challenges and experienced exceptional transformation to reach this stage.

Figure 28: Female and Male Respondents Managing Business on Their Own



Of those who do not manage their business on their own, a majority run the business with their spouse:

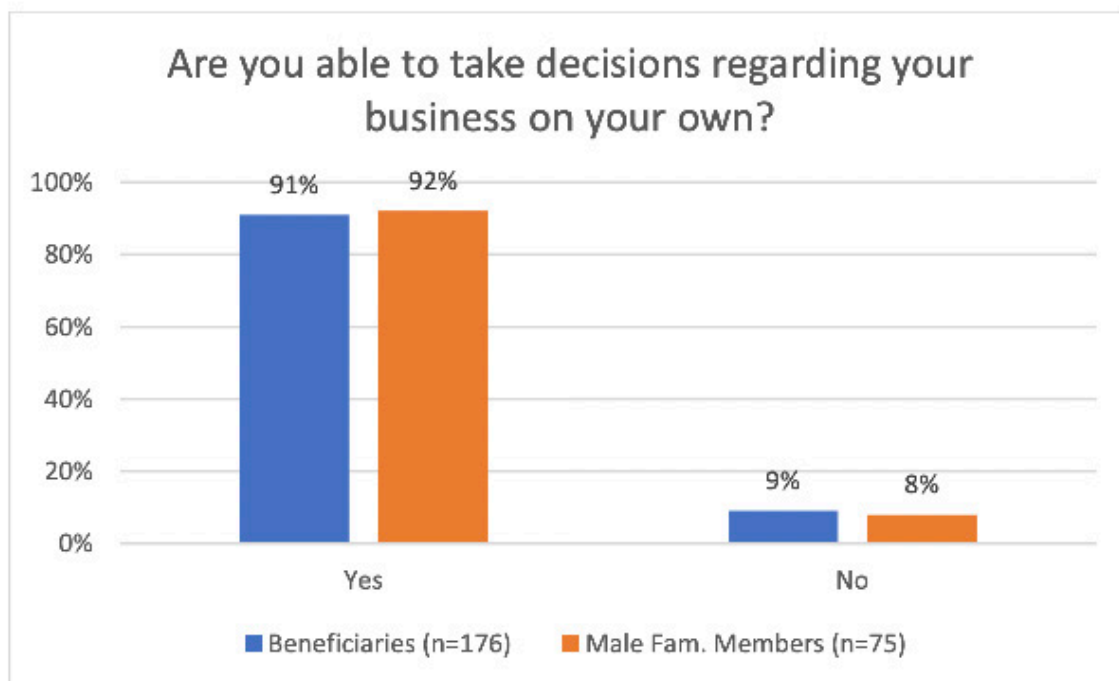
Figure 29: Who helps Women Beneficiaries Manage Their Business



Our qualitative data indicates that with the help of the Heifer SLVC program, many husband-wife couples have jointly set up businesses through a loan/loans accessed by the female beneficiary.

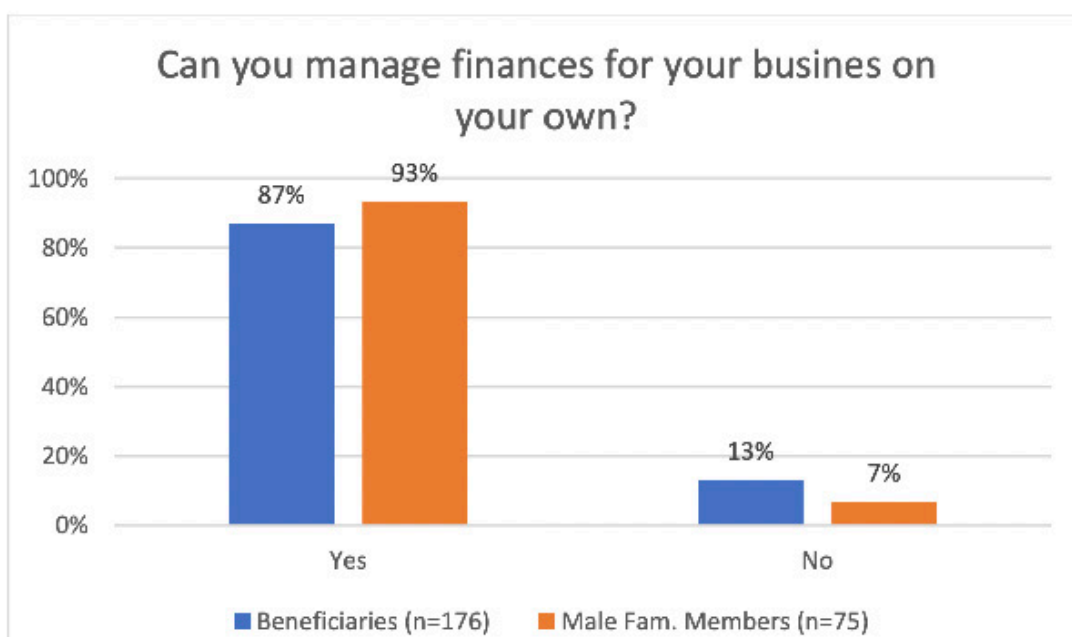
In the next graph, we see that an extraordinary 91% of women respondents asserting that they can take decisions regarding their business on their own. This is another sign of financial and business skill empowerment, attributed to Heifer's initiative through the SLVC program. Fig. 30 demonstrates that gender quality has been achieved through the SLVC intervention.

Figure 30: Decision-Making Regarding Business



Equally encouraging is to see that women beneficiaries are confidently managing finances for their businesses on their own. As the graph below shows, a majority of women beneficiaries are managing the finances on their own. This is a direct impact of the Heifer SLVC program as asserted by several women beneficiaries in this study.

Figure 31: Managing Business Related Finances



We spoke to Aditya Lamicchane, Branch Manager at a Nepalese national bank in Sarlahi about Heifer's women beneficiaries' capacity to manage finances on their own. "Yes the women's capacity has increased over the years. They seem to be more confident and can even take a lead in the activities that take place in the cooperative. The women are usually taking loans to expand their businesses, for farming and sometimes for other household activities. They also have the habit of saving and they seem to understand the importance of saving which is a good thing", he said. Mr Lamicchane further said, "Due to the habit of savings and their engagement in taking loans the families which were unable to afford even a small amount are now involved in various income generating activities. This in turn has improved the socio-economic status of the families".

There is, however, still scope for improvement. Mr. Lamicchane explained that when the women are well trained and qualified enough they are confident enough to deal with the banks. Having said that the women still lack financial knowledge and they don't seem to know about the processes of banking sectors. This sometimes creates issues as they don't seem to understand the severity of the situation. That there is scope for improvement in financial management skills of women was echoed by several other stakeholders such as local level government officials, Heifer staff and implementing partner members. However, as per the trainings and the activities conducted by Heifer, the women have gained confidence, they feel

empowered and are also able to deal with banks for basic transactions and loan processes.

Ability to Take Household Decisions

Another sign of empowerment is the transformation in intra-household power dynamics and the ability of women beneficiaries to take household decisions on their own. Historically, the women in the South Asian region, have been structurally disempowered at all levels of the society starting from the household.¹⁷ They usually have no access to resources, no source of financial resources, they eat last and least, and they are barred from any household decision-making processes.¹⁸ Nepalese women have been no exception to this.¹⁹ Yet, it is now a proven fact that when you empower women, you achieve all-round development and improvement in living standards of the household and by extension the community.²⁰

The Heifer SLVC program, by targeting women and their household members who act as influencers has managed to achieve household level empowerment for the women as well. The graph below shows encouraging results when asked whether women are able to take household decisions:

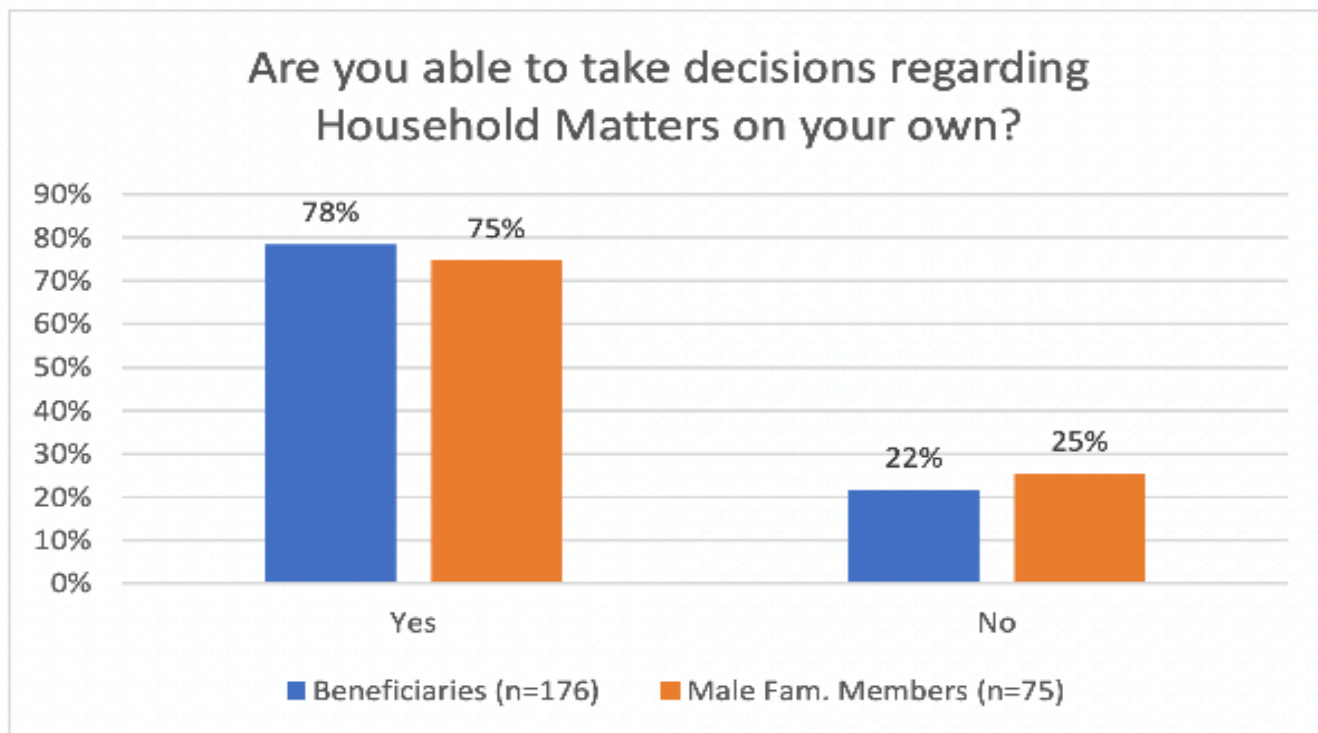
¹⁷ Nazneen, Sohaila, Naomi Hossain and Deepta Chopra (2019). 'Introduction: Contentious Women's Empowerment in South Asia', *Contemporary South Asia*, Volume 29, Issue 4: <https://www.tandfonline.com/doi/full/10.1080/09584935.2019.1689922> -Retrieved on 19 April 2022

¹⁸ Ibid

¹⁹ Diamond-Smith, Nadia, Anita Raj, Ndola Prata, Sheri D. Weiser. (2017). 'Associations of women's position in the household and food insecurity with family planning use in Nepal', *Plos One*, April 28, 2017: <https://journals.plos.org/plosone/article?id=10.1371/journal.pone.0176127> - Retrieved on 19 April 2022

²⁰ ADB. (2016). *Gender Equality Results Case Study. Nepal Gender Equality and Empowerment of Women Project.* <https://www.adb.org/sites/default/files/publication/185563/nepal-gender-equality-and-empowerment-women-project.pdf> -Retrieved on 19 April 2022

Figure 32: Women Beneficiaries' Ability to Take Household Decisions



As is evident from Fig. 32 above, a majority of women (78%) who have been part of the Heifer empowerment journey through the SLVC program, reported to be able to take decisions on their own regarding household matters. This affects women's wellbeing, better educational and health outcomes for the children, better nutrition intake and better fiscal management and fiscal prudence leading to savings and asset buildup for the poor families. The relationship between mother-in-law and daughter-in-law is especially telling about the status of young married women in household. Women when they are young and newly married are the most disempowered and exploited. They are governed by their husbands and all senior members of the household, irrespective of their sex. Mothers-in-law, have an especially difficult relationship with their daughters-in-law: having themselves gone through difficult relationships when they were young and newly married, these senior women wield immense power over the young bride and often their sons too. The matriarch takes all decisions, except those which she defers to her husband. It is rarely known of supportive mothers-in-law towards young daughters-in-law. A young woman's mobility, sexuality, decisions regarding food intake, financial resources, family planning, etc. are determined by

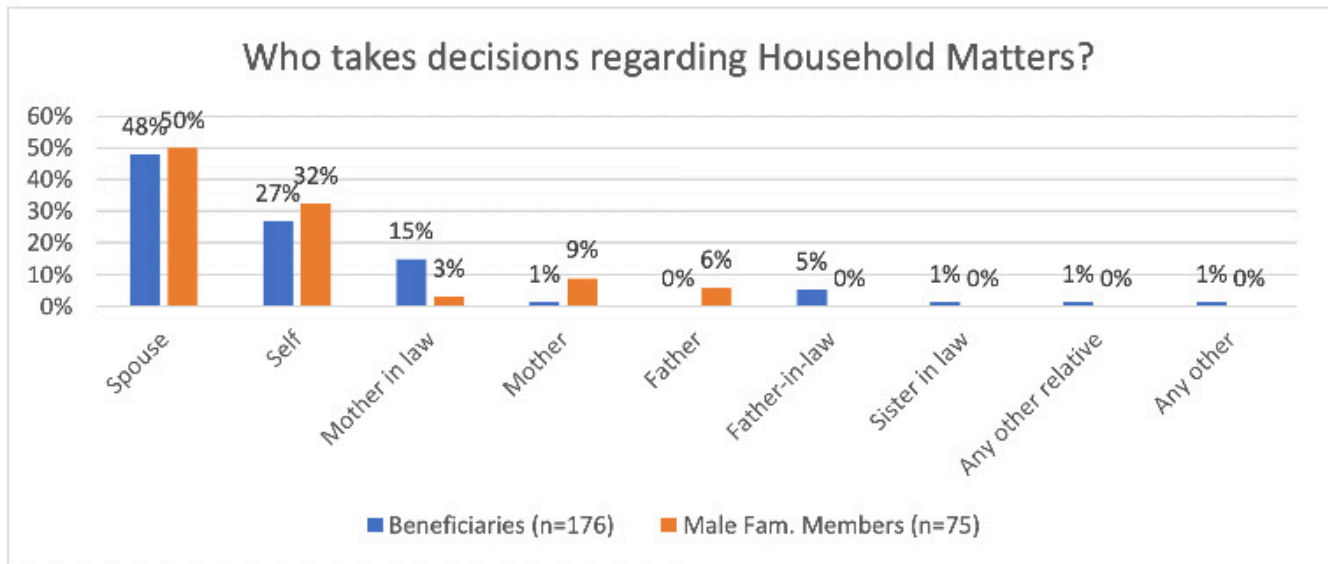
the senior woman. Hence, working with senior women in the household is equally important in the quest for women's empowerment.

In our qualitative study, many women spoke about the difficulties she faced at the start of her association with the SLVC program because their mothers-in-law were against their participation in the program. But gradually with time and especially when the fruits of this association were realized, the senior women changed their mind and in many instances, they support their daughters-in-law's empowerment journey.

We have also, earlier spoken about how increasingly the men are being recognized for the good work that their wives are doing through the SLVC program. This too is a great transformational change in intra-household gender relations.

The next graph shows the gendered distribution of household decision-making among beneficiary households:

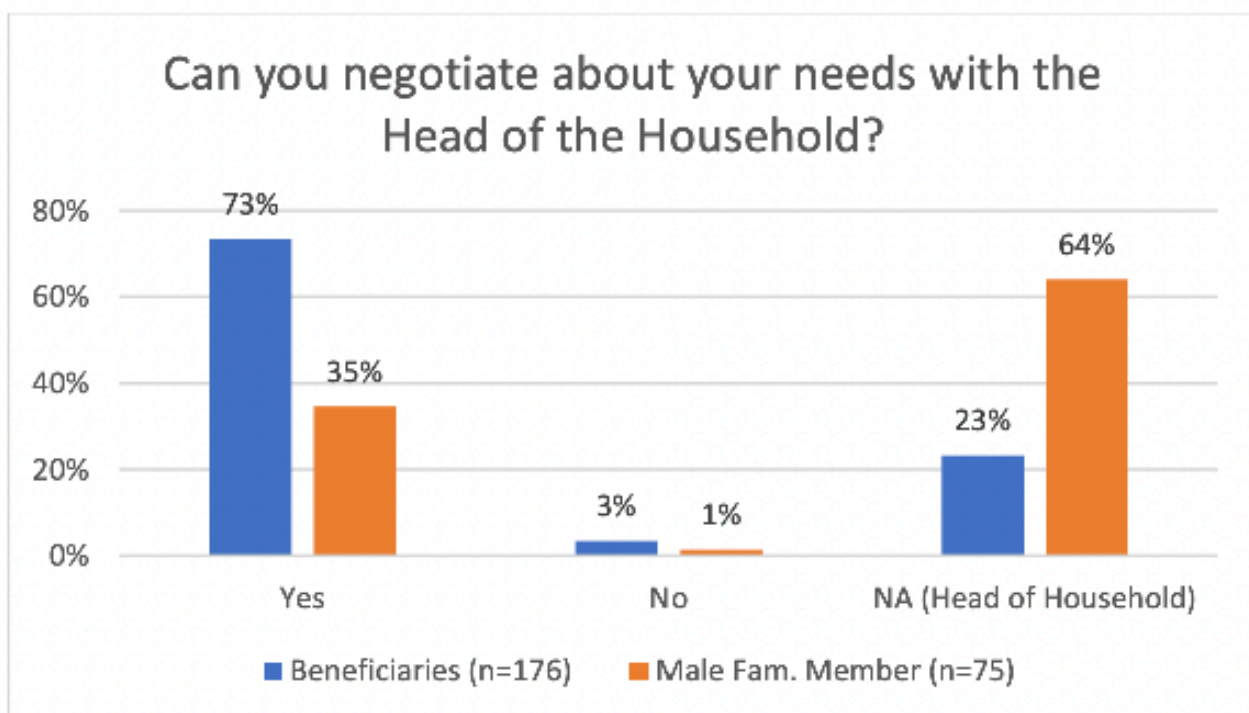
Figure 33: Household Decision-Makers



In this graph, it is interesting to note that husbands and wives are almost equally taking decisions regarding household matters while according to the husbands of women beneficiaries, the wives have a slight edge over the men (50% husbands mentioned that their spouses take decisions regarding household matters). Fig. 33 also shows the potential power of mothers-in-law regarding household decision-making (15% women beneficiaries said that their mothers-in-law takes household decisions) which illustrates the point made earlier.

To understand individual empowerment of women at the household level, it is equally important to see whether women are able to negotiate their needs with the head of the household, even if they don't take decisions on their own. In the next graph we see encouraging results on how women are able to negotiate with their husbands or other heads of households regarding their needs:

Figure 34: Women Beneficiaries' Ability to Negotiate with Head of Household



At a discussion at the Atipriya Samajik Mahila Udhayami Cooperative in Tanahun district the women beneficiaries shared, "The cooperative has also enabled us to compulsorily open a savings account which has been beneficial to the villagers as we have improved our habit of saving." The cooperative has also made provisions for taking out loans, which has been a great help for the farmers and other women. They tend to use the loans for expanding their businesses which has uplifted the economic life of the people living in the area.

These women further shared, "After the establishment of the cooperative, Heifer team provided us with various financial management trainings. The trainings taught us the basic ideas of finance, accounting, minuting, debit/credit and record keeping/auditing". This has also contributed to their ability to manage finances at home and in the cooperative on their own.

On better nutrition intake the women shared, "Harek Baar Khana Chaar" (four types of food every time) was an important learning from the cornerstone training where we were taught about the importance of nutritious food in our diet. Almost all the SHG members were given trainings about this. After this training, women started introducing more green vegetables in their own diet as well as of their family members.

And finally, the women at the Atipriya Cooperative mentioned, "Yes of course, personal empowerment has been observed. From personal confidence building to decision making, the women can do everything on their own. The decisions are also made and taken with majority of agreement within the cooperative members. Women are equally important when it comes to decision making so their husband and other family members ask about their opinion in all sorts of household decision making activities."

Women are even involved in activities which were supposed to be done just by men. For example: They go for paying their children's fees, they even

attend their children's seminars and be a part of such activities. Women are even seen educating their children about family planning and other health concerns regarding menstruation. Women are even open to talk about their personal life and personal issues with women in the cooperative which makes a strong network within themselves as other women can support her in the times of need. This scenario was never been observed in the past as women were only busy in their household chores but due to Heifer, the women have now been empowered and they can stand up for themselves and their rights. Hence, not only women but their involvement in such matters has also been a great example in the community and their society as a whole.

The women beneficiaries of the SLVC program have reached a stage now where their husbands handover their incomes to them and ask the wives to manage the household finances. This is a unique positive development, uncommon in the South Asian context.

To sum up the individual empowerment journey of the women beneficiaries under the Heifer SLVC program, the women, when they joined the SLVC program, did not have knowledge on economic sustainability; neither did they have the courage to start something for themselves. They never realized their own importance and they were always dependent upon their husband's income. But now they know the value of themselves and know their self-worth. This development also contributes to the empowerment transformation. Also, all the women members are the shareholders in the cooperative, so the husbands have to ask their wives for taking any sort of loans and for other financial management. This is an achievement in itself as the husbands used to be the head of the family and the women were not involved in any economic decisions earlier. But at the moment, women are the key leaders and are also the responsible decision makers in the household as well as in the communities.

Learning to Market and Sell produce

While Heifer's SLVC I focused on SHG formation and training women to save; SLVC II was solely focused in accumulating the SHGs into bigger cooperatives with greater savings and capacity to create business hubs which were then connected to the local markets. Heifer also wanted to test various technology-based prototypes and see whether they can be scaled up.

A pro-poor wealth creating value chain prototype at scale, primarily dealing with meat goat and dairy value chain along with backyard poultry and vegetables as subsidiary value chain, by connecting smallholder producers to end markets was the aim of SLVC II. The program promoted efforts toward detail-oriented empowerment by ensuring that each element and step of enterprises by farmers are supported with better technology and business development guidance, the intention was to scale up enterprises of participating farmers by being enhancers and enablers. It aimed to bring produce from the farm to the plate efficiently and locally by upscaling technology, increasing financial access and business development services. Post SLVC I, it sought to "demonstrate the synergistic relationship between social capital development and market engagement".²¹ With SLVC II the vision was to develop and strengthen inclusive local economies through local entrepreneurs and local enterprises, by equipping socially-minded entrepreneurs, especially women, with the skills and resources they need to build and expand farmer-owned agribusinesses, co-ops and social enterprises. As the 2019 Annual

Report of Heifer Nepal reads, "SLVC II positions Heifer as a global leader and expert in the goat value chain". Women beneficiaries and their family members unanimously mentioned that one of the key contributions made by Heifer in this empowerment journey is by strengthening the group formation by consolidating the SHGs into

cooperatives and connecting them to markets. This allows transparency, builds women entrepreneurs' skills in business negotiation with various business-related stakeholders, understanding how markets work and market value; and most importantly selling their produce at market value. According to the President of an implementing partner in Rautahat district, The SLVC-II program has aimed to improve the economic situation of the families. However all the needs are yet to be addressed. Confidence building, independence and women empowerment are the major initiatives of the program. The SLVC program is also bringing out women in the business field. One example of this can be the distribution of goats. The farmers were provided with a goat where after rearing the goat for a year the farmers were able to sell the goats at a good price but this was not the scenario before. The farmers make 50% investment during goat rearing and management and when the time came to sell the goat, the buyer would trick them and there were high chances of loss. But at the moment, using different tools since past 5 years there has been a system of weighing goats. A fixed rate per kilogram is decided so the farmers sell the goats at the same rate which is an advantage for the farmers.

He gave the example of a farmer who sold his goat for NPR 19,000 (approx. USD 155) in Rampur to a buyer. Later on he sold a similar goat of that weight by weighing him, to which a buyer paid NPR 24,000 (approx. USD 200). So, the farmers realized that they were not selling the goats in a systematic manner which resulted in them incurring a loss of NPR 5-6,000 per goat. So, they left behind this practice and opted for the new weighing technique for selling goats.

Learning to Negotiate with Business Associates

Along with economic empowerment, capacity building in business and financial management skills and marketing their products, the women of

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the SLVC program have also developed confidence and skills in interacting and negotiating with a variety of business associates such as buyers, input sellers, bank officials and insurance agents. This completes their economic empowerment cycle and indeed a remarkable journey from being shy, reticent, underconfident women, confined to their homes; how these women have emerged as leaders and shaping their own future course of action.

At a Focus Group Discussion in Rautahat district, the women shared that they were dull, hesitant and could not speak up for themselves when they joined the program. They were shy and they used to wear headscarf (Ghungat) whenever they came to the trainings. They could not write their names, give a proper introduction and used to stamp fingerprints in all important documents. Their cleanliness and sanitation was not maintained so people used to suffer from various illnesses and diseases. But after 4-5 years all of these conditions have ceased to exist. They further said, "All of us are confident, independent, dedicated, literate and empowered most of all". When the SLVC program had begun, they hesitated to step out of their homes, but now they negotiate business dealings with associates confidently. No male relative is allowed to join these negotiations.

We asked a buyer, Mohan Subedi from Morang district about his opinion on whether the women had gained confidence and could deal with business associates independently. He feels that the women of the co-op are empowered. The women deal with all the business activities on their own. They have good decision making and great coordination skills. He stated that he deals with the marketing

staff but when the staff are not present sometimes, the women take a lead and even bring the goats to his shop sometimes. He feels the women have an improved financial situation in their families. He also deals with other women outside the cooperative, but he has never seen such confidence and self-motivation in those women like the ones who are part of the SLVC program.

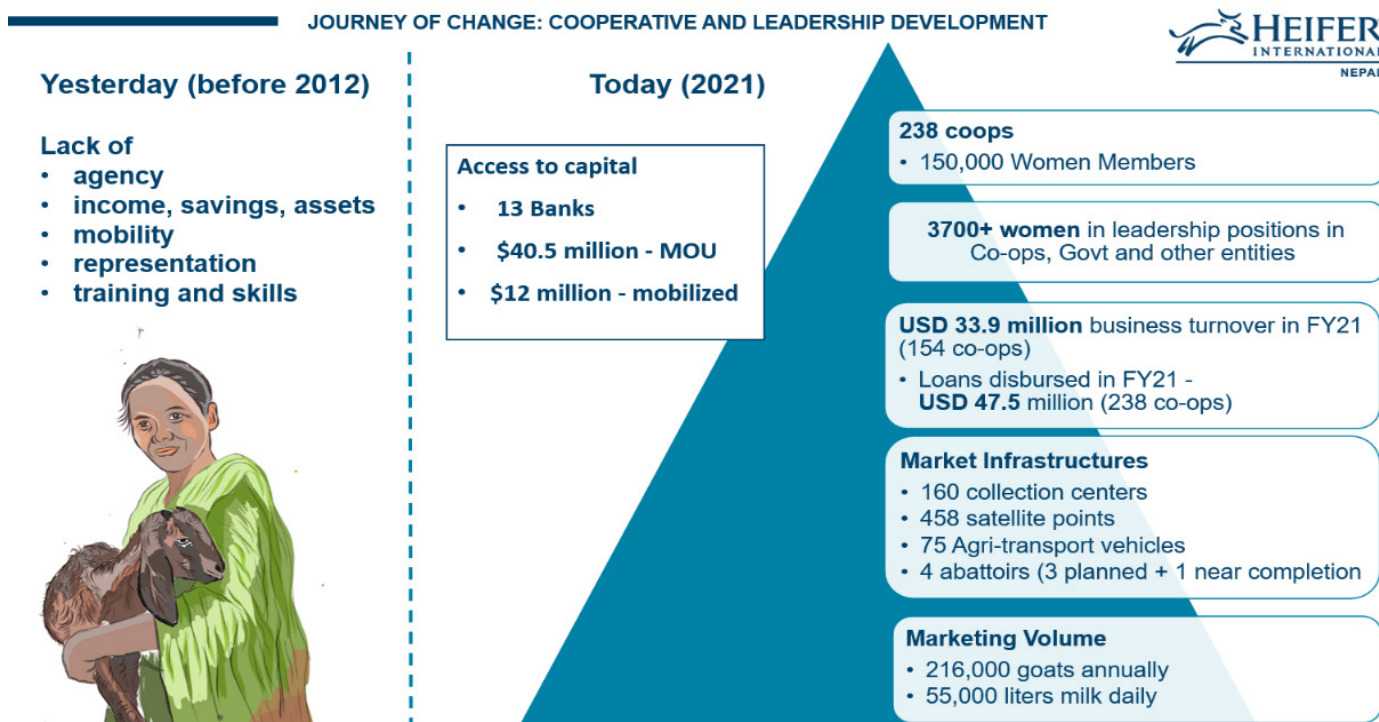
The ability and the community's acceptance of women interacting with non-family men is a significant transformative change. Women across South Asia are regulated by their kinship ties²²—first they have access to men and women in the parental family and then in their marital family. Women are not allowed to interact with men who are not related by blood or marriage. That the women of the SLVC program are interacting and negotiating with male business associates not as kins but as individuals, is an indication of the growth of women's identity from someone's daughter or someone's wife to a person by her own merit. This transformation must be acknowledged.

22 Bhandari, Parul and Fritzi-Marie Titzmann. (2017). 'Introduction. Family realities in South Asia: Adaptations and Resilience', *South Asia Multidisciplinary Academic Journal*, Vol. 16. <https://journals.openedition.org/samaj/4365> - Retrieved on 19 April 2022.

Gaining in Confidence to Assume Leadership Roles in Local Government

Another area of empowerment under the SLVC program has been in the political sphere. It is the author's observation based on knowledge of different empowerment initiatives in the S. Asia region, that women who participate in various empowerment programs—be it economic, or

political or norm change, achieve overall self-confidence and empowerment. In India, for example, women make up a significant portion of political leaders at the local levels of decentralized governance structure. During the pandemic, they were at the forefront, providing relief, mapping migrants, organizing health camps, and arranging livelihood sources for returnee migrants. Many of these women have risen from having



participated in the SHG revolution in India.²³ In other words, economic empowerment allows women the confidence and the public support to achieve political leadership too.

Similarly, in Nepal, the Heifer initiative has encouraged several women leaders to assume political office and attain political empowerment. Kripa Kumari Parajuli, a lady deputy mayor of a municipality in Morang district summarized Heifer program's women's all-round development very

aptly. She said, "They are independent, empowered and confident. They are economically capable. They have developed leadership qualities and advanced their knowledge and vision. They have developed a habit of 'we feeling' and togetherness in their groups [SHGs and Cooperatives]. They are honest and have established examples of their work in other communities as well. They have uplifted their socio-economic status in the society. They have also established political leadership in the community".

22 Bhandari, Parul and Fritzi-Marie Titzmann. (2017). 'Introduction. Family realities in South Asia: Adaptations and Resilience', *South Asia Multidisciplinary Academic Journal*, Vol. 16. <https://journals.openedition.org/samaj/4365> - Retrieved on 19 April 2022.

Tripti Kumari Gautam, Vice-Chairperson of the local government in Bardiya district asserted that, “Females [women beneficiaries of the SLVC program] used to be only member of organizations before but now they represent the position of political leader and work equally with men”.

Enjoying Freedom from Violence and Crime Yet another area of tremendous positive development and empowerment for the women beneficiaries has been their relative freedom from violence and crime both at home and in the community. Almost all women and their family members admitted to the fact that earlier i.e. before the intervention by the Heifer SLVC program, both violence against women and girls (VAWG) and specifically domestic violence (DV) was prevalent. Alcoholism was a major issue. The men in these communities brew a local alcohol which they drink in the evenings after

work. This led to a lot of social and domestic turmoil and wife beating. Also the women, uneducated and disempowered, used to squabble among themselves and caused much disquiet in the community.

With the intervention of the Heifer SLVC program, which has productively engaged both women and men in economic activities; provided the Cornerstone training and other gender trainings which helped spread awareness about gender equality, women’s rights and capabilities; and in general brought a sense of self-worth and respect for individuals in the communities; has directly and indirectly led to a positive change where VAWG and DV are now significantly reduced. Still stray incidents happen but the group membership gives the women strength and they visit homes where violence has occurred and counsel the perpetrator.

Our quantitative survey data indicates the same:

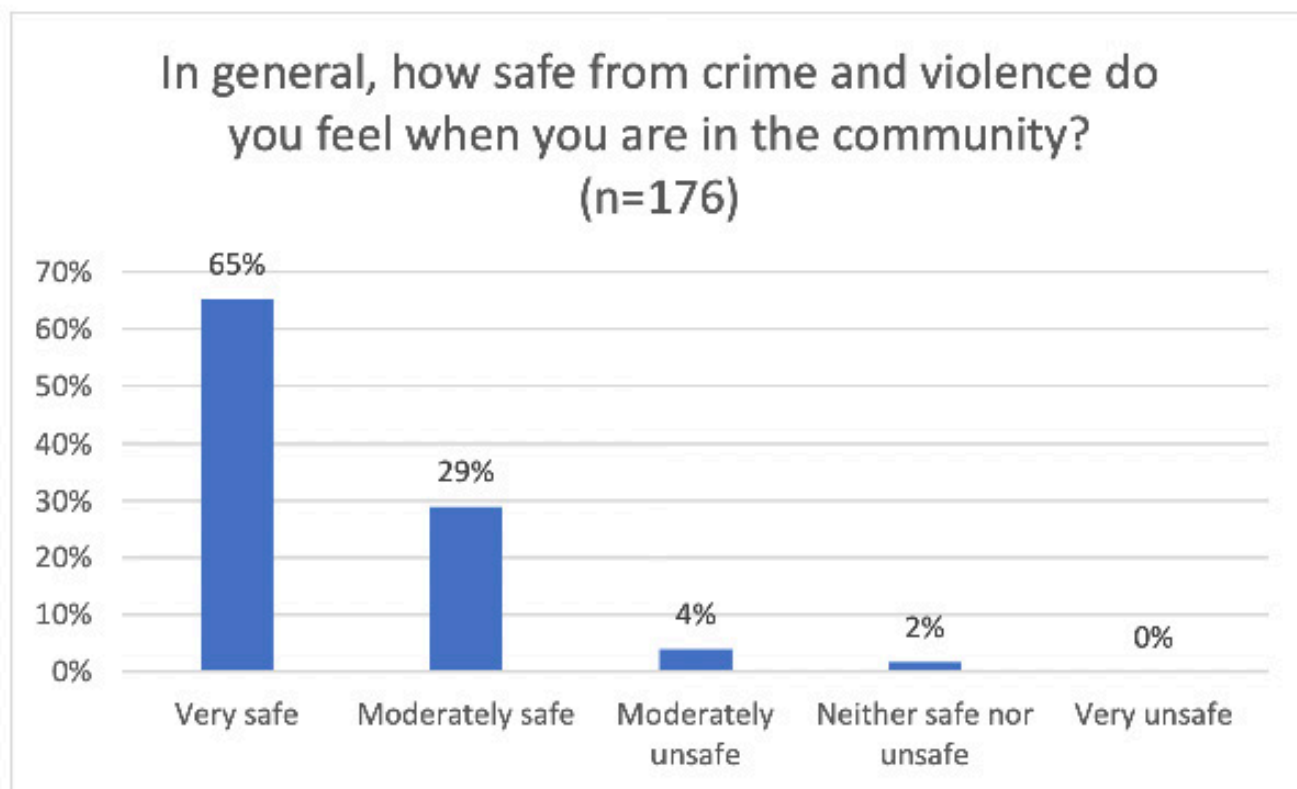
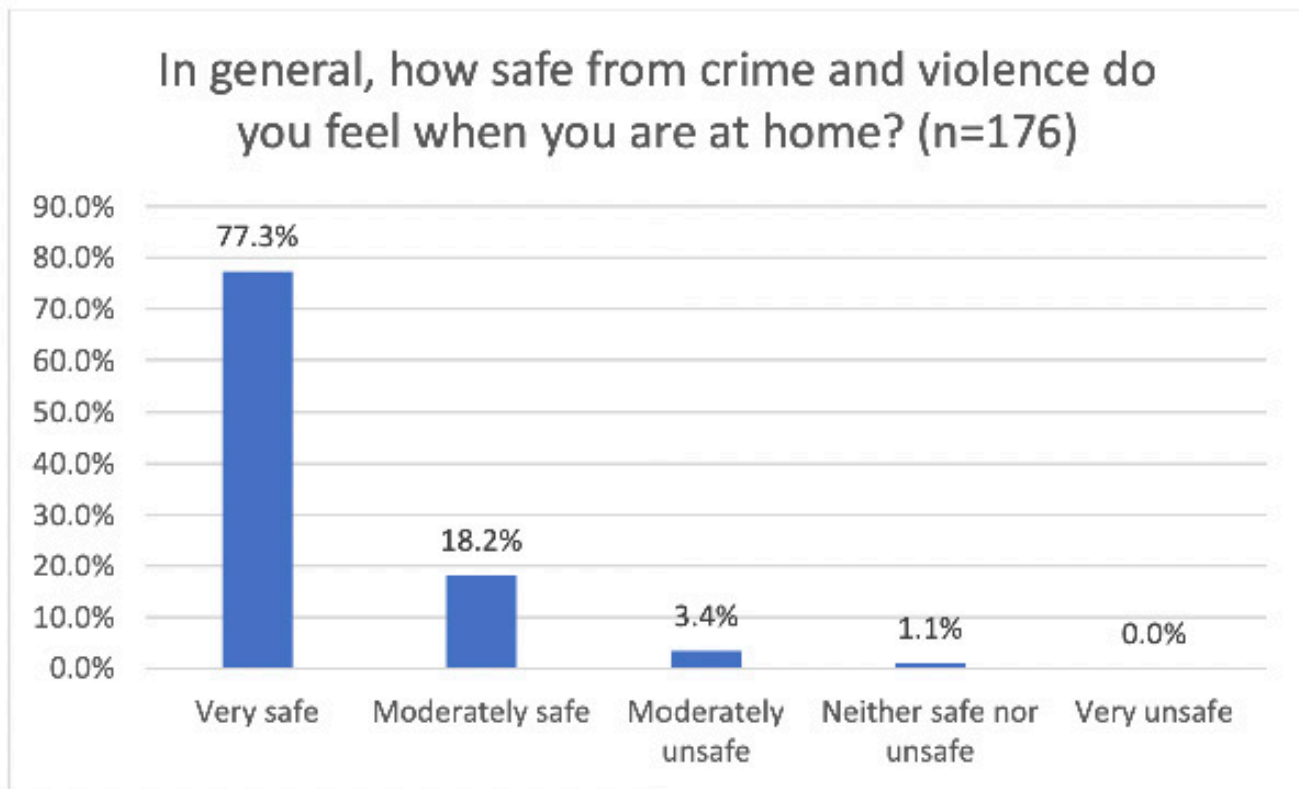


Figure 36: Safe from Violence and Crime at Home



The next few graphs show very encouraging opinions by both men and women about specific indicators on violence and whether it is justified for men to beat their wives if such incidences occur:

Figure 37: Opinion About Wife Beating Over Bad Food

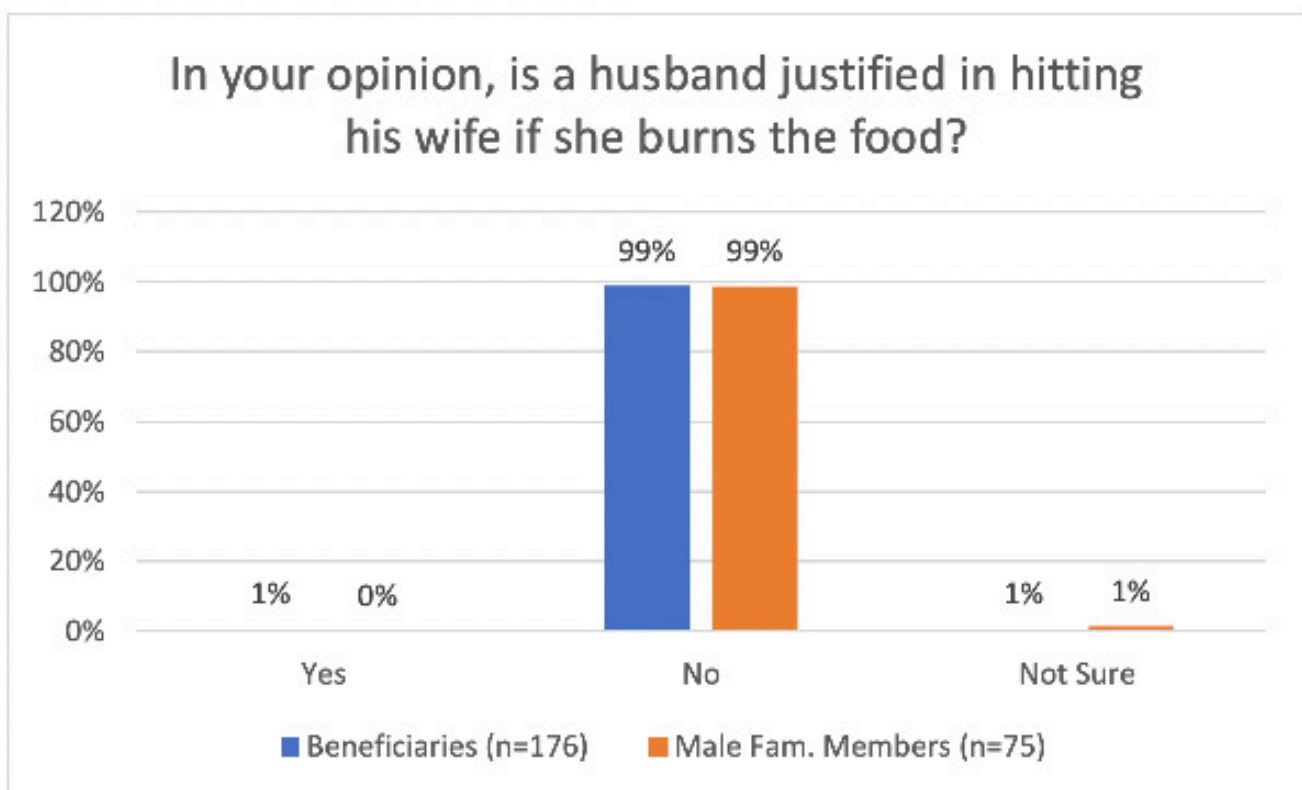
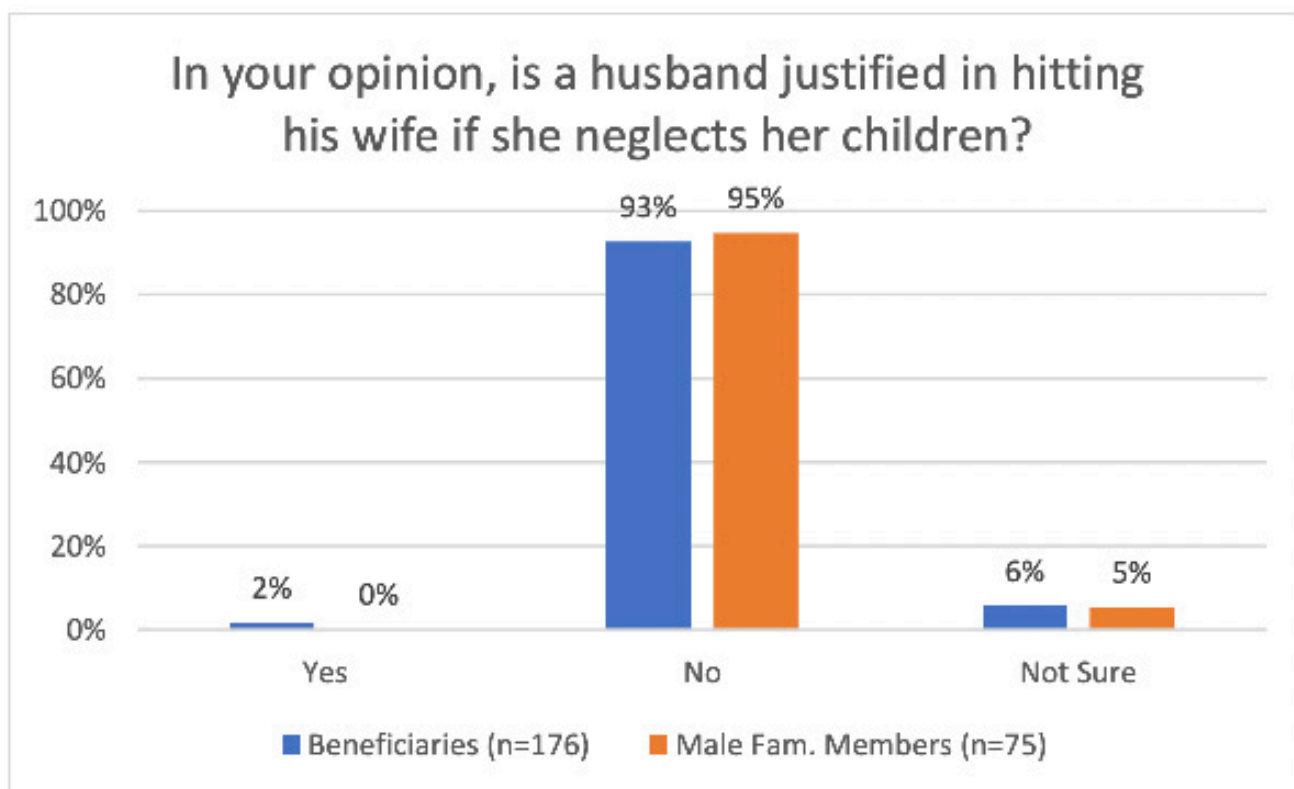


Figure 38: Opinion About Wife Beating over Neglect of Children



These results, for South Asia are outstanding. Past surveys conducted by Oxfam India in select states in India on similar indicators showed the presence of widespread violence reported not just by men on women but endorsed by women about other women. In this 2019 study, 33% women and men said it is justified to hit women if they failed to care for children and whopping 53.4% men and women said it is justified to harshly criticize women for the same reason. Similarly, 67.9% men and women agreed that women should be harshly criticized if they fail to prepare a meal for the men, 41% men and women believed it is justified to beat a woman for the same reason.²⁴

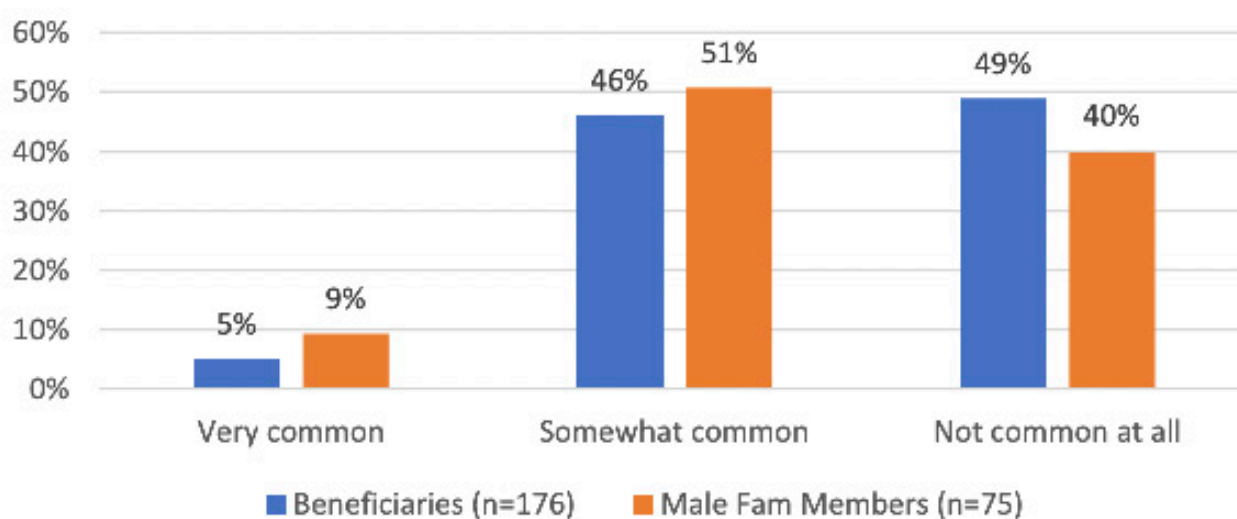
An ILO 2018 report on care work mentions that women in Asia perform on an average four times from care work than any other part of the world; and men perform the lowest share of unpaid care work of all regions (only 28 minutes in Pakistan—8% of total men’s work time; and 31 minutes in India—7.9% of total men’s work time).²⁵ Unequal gendered division of labour in unpaid care work at the household level is a manifestation of unequal gender relations overall in men and women’s life

and an indicator of the presence of violence against women and girls in the community.²⁶

It is true that violence is the most under reported of all crimes, especially if it is done on women and girls.²⁷ But after having extensively interacted with the women who are part of the Heifer SLVC program, the author is convinced that these results are genuine and that the women feel empowered enough to stand up against violence. Let us also recall that the women have achieved nearly all-round empowerment and with them, their family members, especially husbands have also been part of this journey. So it does indicate towards an organic development where violence issues would be addressed and reduced significantly.

That violence has not disappeared completely is evident from the below graph:

In your opinion, how common is it in your community for husbands to beat their wives for some reason or the other?



There is prevalence of psychological violence where husbands blame their wives for not performing their duties such as taking care of the children, etc. Many husbands insist that only the women should be responsible for the children and they emotionally manipulate the women saying that their cooperative or SHG work hampers with their maternal duties—said women at a Focus Group Discussion in Dang district. There is a positive and a negative in this reflection. It is clear, that the women are aware of the different kinds of violence that can be perpetrated on them, including psychological violence which although bears devastating effects on women, is a subtle form of violence. But progress needs to be made where husbands need to be sensitized to gender relations, roles and duties and women’s rights. Some of the husbands who were also part of the study did mention that they had not taken the Cornerstone or other gender trainings. “There is not much physical violence but I think many suffer from mental violence nowadays. Mental violence is even more dangerous”, said the women of a cooperative in Dang district.

There are also new challenges such as drugs abuse by young boys and men and in turn harassing girls. At a discussion in Surkhet, the women had to say,

“It is overall safe. Violence is a talked-about subject. Reporting is also done. Violence cases are mostly seen in the Dalit community but the incidences are decreasing. Some men used to beat their wives, drink alcohol, but now it's very rare. The community is quite safe but who knows what happens next”...“Nowadays young boys of age 13/14 years do drugs and tease our girls on the way to school. They are walking on wrong way”.

Achieving Gender Equality in Care Work

The communities where Heifer’s SLVC program has been running were extremely gender unequal initially when it came to sharing housework and other care duties. A majority of our respondents spoke about issues with time management and being time poor when they first joined the SLVC program. The families either did not support or were hesitant to allow their women to join the programs; even where the husbands were supportive, in most cases women had to complete all the care work before being allowed to participate in the trainings and other meetings conducted by the program. They woke up at 3 am to finish all the work in their homes. But the women were committed, and they

don't complain on how much work they do both at home and as members of the SHGs or Cooperatives. This has changed significantly and one notices (see graphs below) that currently many husbands and wives equally believe that household care duties should be shared equally by husband and wife. It was heartening to hear from some of the women respondents that they are training their sons to perform housework and make them self-reliant.

The next few graphs show gendered responses to different indicators of care work:

Figure 40: Opinion About Who Should Clean House and Wash Clothes

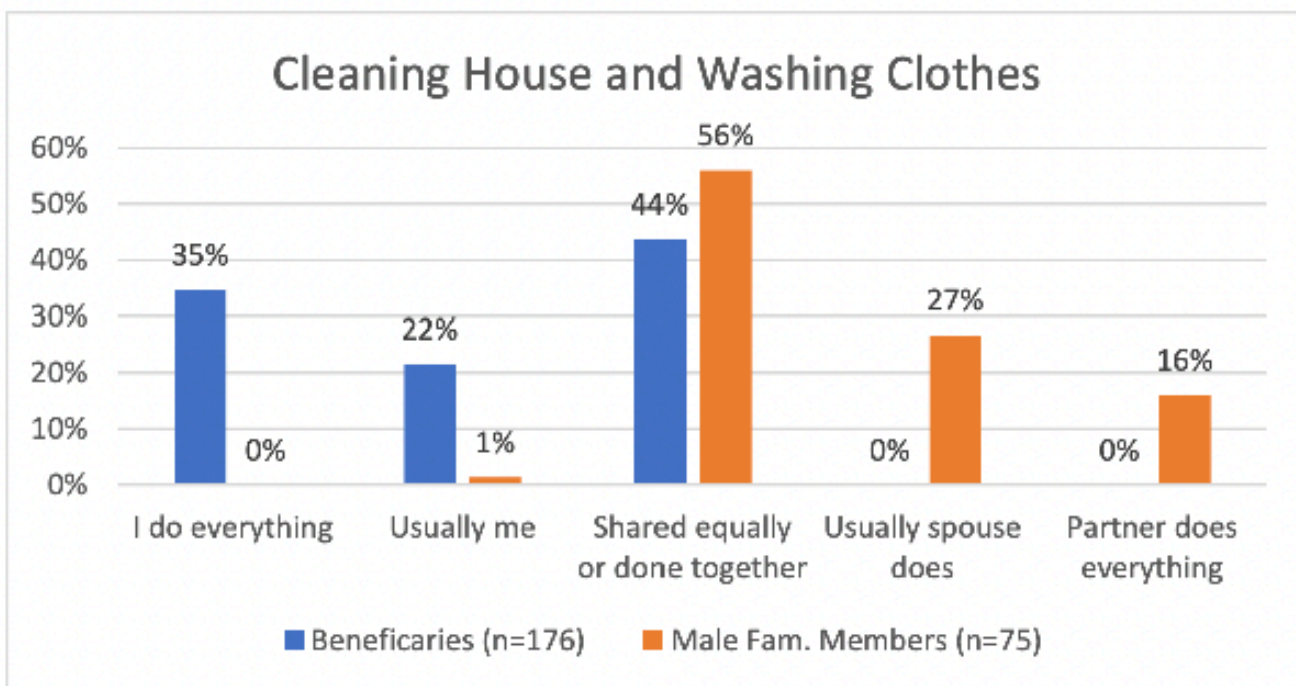
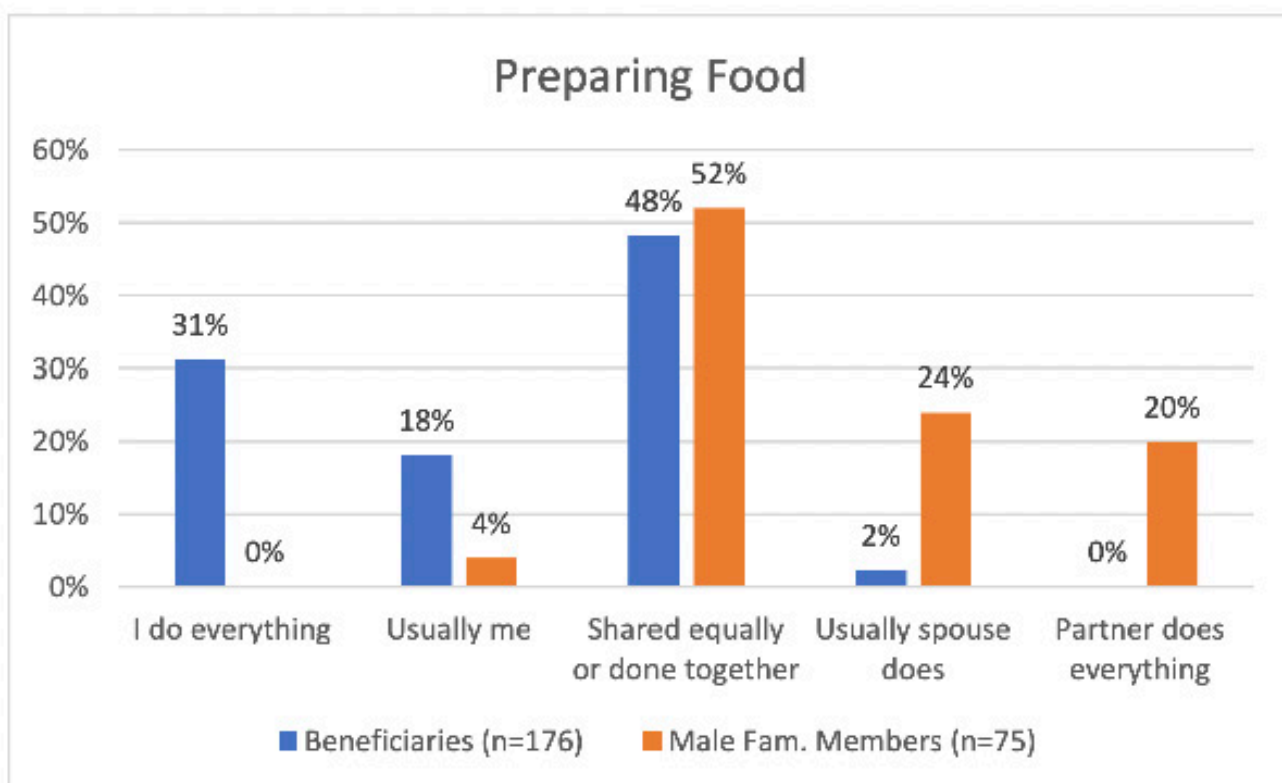


Figure 41: Opinion About Who Should Prepare Meals



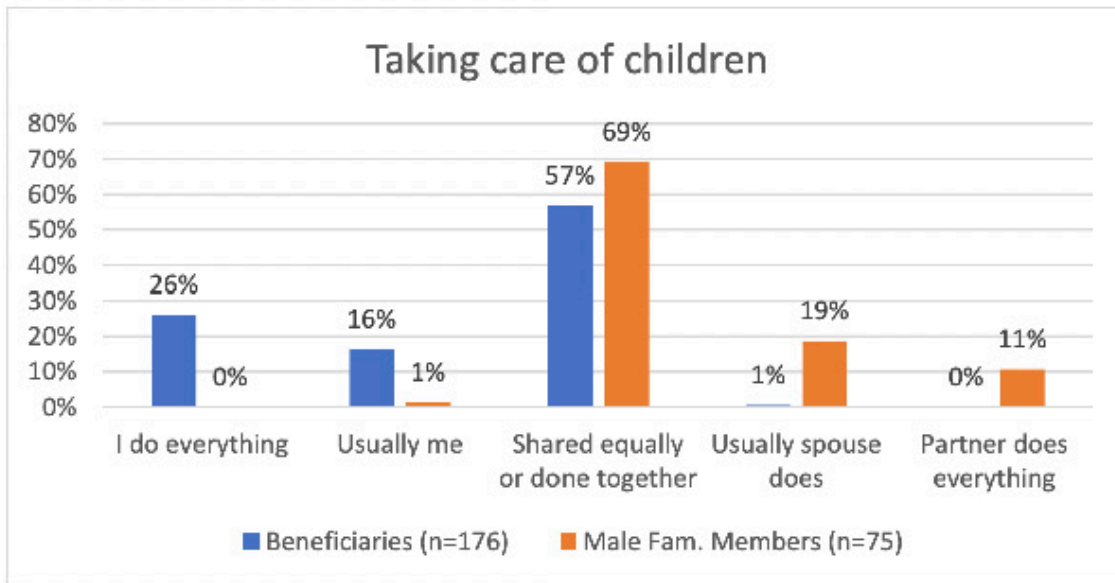


Figure 43: Opinion About Who Should Fetch Water

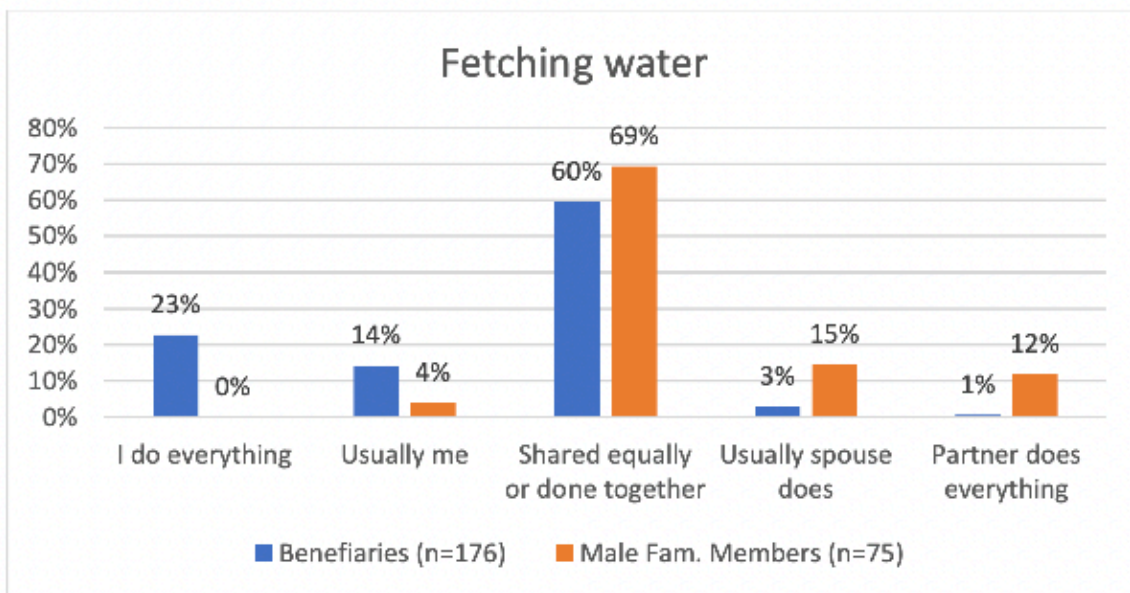
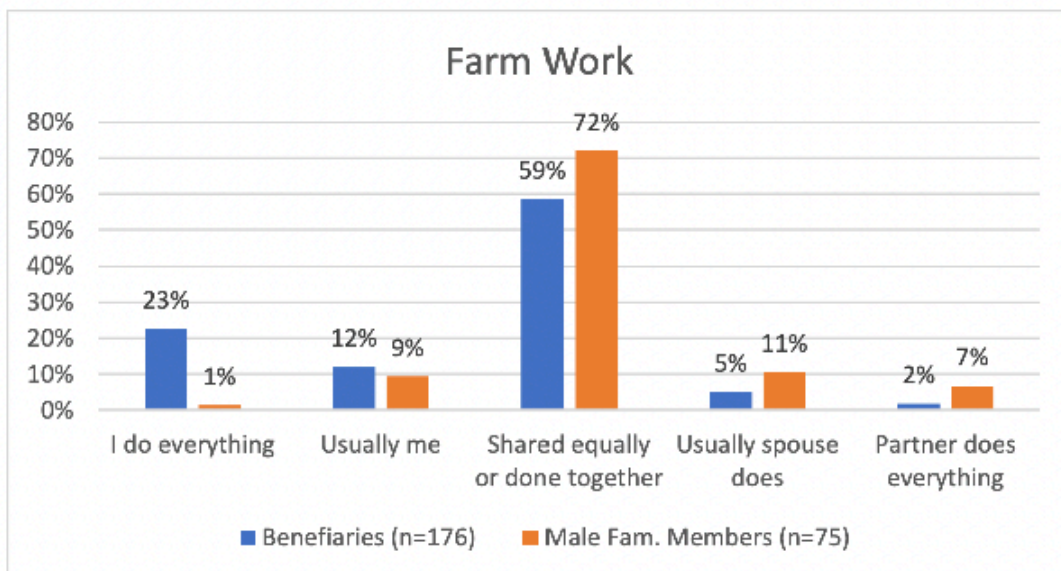


Figure 44: Opinion About Who Should Perform Farm Work



Overall, referring to Figs. 40-44, the majority respondents (women and men) believe in sharing equally the different types of care responsibilities. But author would like to point out an interesting observation: notice that there is a hierarchy of care work—cleaning dishes and washing clothes is the least gender equal activity; while farm work is most gender equal, tilted slightly more towards men and all others in between. This is a universal phenomenon where men, especially South Asian men, find some kinds of care work below their dignity to perform, whereas others are more acceptable. 28 For example, fetching water or doing grocery shopping requires women to step out of the household. In communities where patriarchal norms are rigidly observed, these tasks are often done by male members so as to ostensibly “protect” the women from being exposed to the outside world. Whereas, washing clothes bears strict gender norms where men cannot be seen washing clothes of their female family members as this is both impure and degrading. 29 Taking care of children or dropping them off to school are considered a middle path and usually older male family members living in a state of semi-retired lifestyle are asked to take on such responsibilities.

While great strides have been made by the SLVC program on achieving gender equality; there is more to achieve. Usually programs which target men and women equally are more successful because women are often the main hindrances in achieving gender equality in care work because of their socialization into stereotypical gender roles.³⁰ In the case of the SLVC program, women

beneficiaries were unanimous in saying that men should share in care responsibilities to support their excellent work with the SHGs and Cooperatives. So the issue is less with women and author suggests to target men with greater awareness raising and gender sensitization.

Supporting Girl's Education

Overall, women's literacy levels in Nepal are abysmally low—according to the Census 2011, 20% of girls are out of school.³¹ Even among the women beneficiaries of the Heifer's SLVC program, the older women are mostly informally educated or demonstrate low levels of formal educational qualification. Against this backdrop, one of the positive developments of the SLVC program has been to witness in recent times, girls acquiring higher education—more than boys in areas. Discussions at several Focus Groups explained that once the young boys complete basic education, they leave for foreign employment. The girls however continue to receive education. Hundred percent of respondents in the Qualitative study—Focus Group Discussions and Key Informant Interviews—emphatically supported the importance of providing education to girls. All families expressed positive thinking about why girls should be well educated. For example,

Sharmila Maya Thapa, SHG Vice President of Tanahun district shared, “Yes girls are encouraged to study as the girls deserve equal access to all the facilities”.

28 ILO. (2018). *Care Work and Care Jobs for the Future of Decent Work*. https://www.ilo.org/global/publications/books/WCMS_633135/lang--en/index.htm - Retrieved on 19 April 2022.

29 Dutta, Diya and Amrita Nandy. (2020). *On Women's Backs*. India Inequality Report 2020. Oxfam India: <https://www.oxfamindia.org/knowledgehub/workingpaper/womens-backs-india-inequality-report-2020> - Retrieved on 19 April 2022

30 Ibid.

31 Acharya, Devaraj, Ramesh Adhikari, and Gary L. Kreps. (2020). 'Educational Status of Female Youth in Nepal: A Foundation for health and Well-Being. Where Should Programmes Focus?', *South Asian Survey*, 2020, 27(1):7- 14. <https://journals.sagepub.com/doi/full/10.1177/0971523120907207> - Retrieved on 21 April 2022.

The boys and girls in their society are treated equally. The system of educating girls was prevalent in their society from a long time. Due to their economic condition, parents couldn't afford high school education unfortunately, so their education was limited to basic schooling. However, at the moment all the families are economically stable (even slightly prosperous than before) and are able to educate their children may it be boy or a girl, everyone is educated.

Rabindra Sapkota, husband of a woman beneficiary in Bardiya district mentioned, "Yes, girls are encouraged to study. It was not like this 20-25 years before. Now the age has changed, everyone is aware of education since many organizations keep on talking about education. Yes, I will promote girls' education. Otherwise, they will be dominated by their in-laws in the future. If girls get an education, they will be strong and able to take a stand for themselves. I also have a daughter and support her in education. I wish, she will pursue higher education and work in a high position."

On attributing this positive change to Heifer program's impact, Sabin Gharti Magar, Father-in-law of a woman beneficiary in Bardiya district mentioned, "Yes, girls' education is not the problem here in our community. It is the 21st century era. Everybody knows that sons and daughters are equal. They are two wheels of the same chariot. Both of them should be treated equally. For this change, Heifer has also contributed. They do awareness programs on girls' education. Those programs also helped people to understand the importance of girls' education. I think girls should be taught equally as son. Daughters are obedient and hardworking than boys nowadays. They should be given equal opportunities. Yes. Our

granddaughter is also studying in boarding school. Everyone teaches their daughters equally as their son now according to their family status".

No doubt, this is a positive development at the community and societal level. Given overall low educational levels of women and girls in Nepal, this development under the Heifer SLVC program needs further probing, especially since it runs contrary to overall national statistics. However, let us also make note of the data presented in Fig. 4 (Years of Schooling), where we notice that women/young girls are more educated than the men/young boys. Nevertheless, the findings from the quantitative study are an invitation to compare the impact of the SLVC program on girls' education with other similar programs run by other non-governmental organizations as well as by the government.³²

At another level, this positive development might have alternate repercussions in the future: Studies have shown ³³ the aspirational side of improved education—educated daughters of daily wage workers for example don't want to work in farms and perform manual labor. Or the younger educated generation want to dissociate themselves from agricultural work altogether and enter professional services work. Girls aspire to be teachers, nurses, lawyers and accountants. If sufficient, suitable and good quality alternative (to agricultural work) employment is not created, then a crisis may arise in the future. Governments and civil society should think about these possibilities and diversify occupational options for future generations.

³² UNESCO-UN Women are running a joint program on promoting girls' education in Province 2, Nepal: <https://en.unesco.org/news/strengthening-girls-education-nepals-province-2>

³³ Garg, Lavanya. (2017). '65% Indian Women Literate. 5% Have Sole Control Over Choosing Their Husband', India Spend, 13 February. Available at <https://archive.indiaspend.com/cover-story/65-indian-women-literate-5-have-sole-control-over-choosing-their-husband-71113>. --Retrieved on 19 April 2022

Supporting Next Generation

By now, we have securely established the transformational impact of the Heifer SLVC program. The question remains about sustainability. Sustainability can be seen from many perspectives and here author discusses the passing on of the benefits experienced by mainly one generation of women from the SLVC program to the next. Needless to say, there was overwhelming support in including future generations in this empowerment journey. Of course, the younger generation, especially young girls are already beneficiaries of this SLVC journey by receiving support for their pursuit of education. This opens up a wide arena of choices before them for their future employment and professional growth.

At a Focus Group Discussion among women part of the Neelkamal cooperative in Dang district, the women were emphatic when asked what they wanted to pass on to future generations. They said, they like to teach the next generation to plant grass in unused and uncultivated land. "Paśu pālyō bhanē upakāra huncha bhannē mānchau" i.e., you will get blessings from God if you raise animals. They want to pass lessons about shed management and cleanliness. They want to pass their cornerstone learnings. They want to encourage to give gifts. It doesn't have to be a big gift, just give what you have. Make the habit to save money at a young age, so you don't have to worry about old age. Eat organic and nutritious food. Develop the habit of giving gifts to other groups of women. Try to participate in many trainings as you can. "These are the values and skills that we have learned through our lifetime, so it's very important to us".

Similarly, our discussion with women at the Laganshil Shahakari cooperative in Chitwan district, is representative of common sentiments across implementation districts, the women have invested their time, energy, effort and dedication in the cooperative only to secure benefits for the future. With their investments in the present time, they believe this is going to help them in the future.

Even if they are not present in the future to taste the 'fruits of the tree' which they planted, their children will benefit from their mothers' efforts.

"The great skills, learnings, knowledge and trainings which we have received from the cooperative, is going to cultivate more leaders in the future. The change has been initiated from our generation so we believe, this process will continue in the future as well, which will eventually benefit a greater number of families in the years to come."

The women have a dream to establish this cooperative as a brand of their own, which will eventually create its own school, shopping mall, hospital and a film theatre and people will get great benefits from it. They believe the cooperative has a great future, which will eventually benefit all the community members and it will be a renowned name in this district.

Their children will gain great benefits in the future because of their education. The women could not do much in their youth as they were not educated and did not have a clear sense of direction in life. However, their children will be able to decide their life on their own terms. The children are educated since their childhood so whatever the older women have gained now, the girls will gain the same at an earlier age. Thus, they always make their children aware about the importance of education and its benefits in one's life. The daughters, the daughters-in-law and every female relative should be motivated to get education.

"Education and knowledge are the reason behind success so everyone should be educated. Moreover, the girl child should acquire more education as compared to the boys as they have to get married someday and it is essential for them to stand up on their own feet so that nothing can stop them from doing anything in life."

Achieving Collective Empowerment

A tremendous transformation achieved through the SLVC program is for women to be able to confederate at the collective level and bring about institutional change production, marketing and selling of their agricultural produce. These include building agricultural infrastructure like collection centres, milk chilling vats, etc. This has helped to professionalize and standardize their produce as well improve their productivity.³⁴

Working As An Informal Support Network for Women

Earlier, we spoke of development of a sense “we-feeling” among the women beneficiaries of the Heifer SLVC program. This is an underlying solidarity and unity feeling where the women feel and seek strength from their groups of SHGs and Cooperatives. Many said, that before the SHG formation, women felt isolated, scared of their future and their economic and social condition and apprehensive. But with the group formations, the women started talking among themselves, and eventually they trusted each other enough to share personal experiences and stories. They realized, in the process that they were not alone, that many women were facing similar situations and difficulties. There were also lessons to be learnt from each other, solutions that were never thought of before. In short, the women have, over the years developed an identity and community of their own. And now they support each other in times of need, even informally. There are many inspiring testaments from women in this study of how the women of the SHGs and Cooperatives act as informal support groups to each other in times of crises. And this bears support to the idea that the SLVC program has become institutionalized in the communities. In Nawalparasi, the women

of Lekebeshi Samajik Udhayami Mahila Sahakari Sanstha, a cooperative shared how they act as informal support systems to the families in the community: “The cooperative members help each other during death, post-maternity period etc. They visit the family members of the dead ones with fruits and money. If any member from the cooperative demises, they provide NPR 20,000 to the family. They even provide them with rice and vegetables if needed”.

“During Covid-19 time, the cooperative members visited the people who were under quarantine, regularly with vegetables as gifts. This they learned from the Heifer cornerstone training”.

At the Laganshil Sahakari cooperative in Chitwan district, the women spoke of many initiatives to help the poor, needy and vulnerable. These activities and initiatives create a sense of community solidarity—that the women are firmly behind each other to support and stand in times of need.

They said that the co-op provides a cremation aid/ relief to the families who have lost their family members. They provide NPR 5000 to the men and NPR 8000 to the women if they have lost their wife or husband respectively. They also provide Ghee, Horlicks and other sanitary items for the newborn and its mother. Moreover, the cooperative supports friendly football matches, supports temples during festivals and also provides scholarship for the deserving candidates. It also provides funds for single mothers and socially helps all the SHG/ Cooperative members in its community. The cooperative has also provided scholarship schemes for the poor and needy children whose parents are unable to afford their education.

34 Interview with Neena Joshi, Heifer Nepal conducted on 27 March 2022



4. Supporters in This Journey of Self-Realization and Empowerment :

Heifer International Support

This report thus far, has been about the transformative role that Heifer's SLVC program has played in the lives of poor women and their families among several districts in Nepal. There is no doubt that Heifer has played a very important role in this journey of all-round empowerment of the women of Nepal. In the words of the women beneficiaries, Heifer has supported the empowerment journey specifically by:

- Providing a variety of trainings
- Creating gender sensitive awareness
- Supporting women and their families economically by giving agricultural inputs, collateral free and low interest loans, training in business skills
- Reduced overall poverty
- Promoted basic literacy among adult women and girls' education
- Established critical linkages with markets

Above all, it has given wings for women to fly, to dream and be ambitious. This is what makes the impact of the SLVC program transformative.

The importance of the Cornerstone Training :

Much has been already said about Heifer's Cornerstone Training. Author wishes to take this space to mention that women beneficiaries and their families made special mention of this particular training. They said, "initially after the SHG creation, the Heifer program conducted various trainings starting from cornerstone to financial management, vegetable farming and animal husbandry. It provided the women with various

capacity building trainings and skill development workshops which were of great value. It empowered the women and also raised awareness on a variety of issues". The trainings focused on maintaining quality of life, creating cleanliness in the environment, maintaining self-hygiene, and engaging women in various income generating activities. The women were very shy, scared and were afraid to speak in public. But with the introduction of the Heifer program and the cornerstone trainings, the women started building their confidence level. They learned about various new skills and techniques about business and other business activities. Moreover, the program increased general awareness among the members and provided them with economic benefits as well. (Laganshil Sahakari Cooperative, Chitwan district, FGD).

At a Focus Group Discussion at Haripur Samajik Udhya Mahila Sahakari Sanstha, in Tanahun district, the women mentioned that, "Domestic violence has drastically decreased after the cornerstone trainings. The gender equality trainings gave men a sense of thought to help their wives and assist them throughout their lives. The trainings were really helpful in changing the mentality and in shifting the behaviors of the 'sick-minded' people. There was also a gender equality program conducted by the Heifer, which brought a scheme that all the male members in a family should be in the training, which also helped a lot."

The Cornerstone training, according to the women, has helped to reduce alcoholism among the men in the community; reduced domestic violence in the community by 95% (estimation); created a positive outlook about the program among the beneficiaries' family members; and engages the men productively in income generating activities.

Community's Role

While Heifer is the primary inspiration for the women in the community; the SLVC program would not have seen such success without the help of other stakeholders. First among them is the role of the community, as many women beneficiaries explained that convincing the community at the initial phase was a challenge and the biggest hindrance to their participating in the program. People used to talk behind their backs, raise doubts about the women's moral character and intentions; even community leaders actively tried to prevent the women from participating in the program. Heifer worked with community leaders to instill confidence in them about the program and make them aware about the advantages of the program. Gradually, community leaders were convinced, they became co-travelers in this empowerment journey—they in turn convinced the family members and the women found it easier to participate in the program. This was when Heifer was able to demonstrate positive results from the program intervention.

Bipana Acharya Khulal, Vice President of the cooperative in Morang district mentioned, "Initially we faced a lot of backlash from the society as they did not trust the Heifer program but after the cornerstone training people have changed their behaviour. There is shift in their attitude; and this changed mindset about women's empowerment has positively contributed to the upliftment of the society". The Cornerstone training also changed the opinion and attitudes of the male members of the family, as several husbands of women beneficiaries mentioned. The essence of the Cornerstone training has been to instil a sense of value to life and feeling hopeful that they are capable of doing something worthwhile with their lives.

Family Contribution

As indicated by Fig. 17 presented earlier, the family plays a critical role in the initial participation and success of the women. There are inspiring stories of men (husbands), who have overlooked community

backlash and gossip about their women and encouraged their wives to continue participating in the program. There are also stories of husbands who took on all the farm work as well as household care duties so that their wives were freed up to attend trainings conducted by the SLVC program. There are mothers-in-law who have encouraged their daughter-in-law to participate in the program. And surprisingly, in the qualitative interviews, many women beneficiaries mentioned that their fathers-in-law have been a pillar of strength in their endeavor to become empowered. There are many tales of courage, conviction and commitment—not just from the women who have naturally been excited by the prospect of the SLVC program but also by their families.

At the other end, there are also women, who, at the start, struggled tremendously because their families did not support them and doubted the intention of the program. But Heifer worked closely with family members from the beginning and alongside providing trainings to the women, it also worked to create awareness and in turn generate confidence in the program among family members, community leaders, local NGOs and other stakeholders.

I showcase a few examples of what women and their family members had to say about family support: Focus Group Discussion at Haripur Samajik Udhya Mahila Sahakari Sanstha, in Tanahun district: "The community members initially did a lot of loose talk behind our backs." The neighbours and community members stated that the program was a bluff and it would take all of their money away like previous organizations. They also stated that the women were greedy because of the goats and free trainings; the community members engaged in negative propaganda. Hearing all this, the husbands were also not supportive so the women used to secretly attend the trainings. They told their husbands that they were going for harvesting crops and to work on the fields but instead they used to attend the trainings in the program.

There were issues of time management but they

Women Supporting Women (Community Empowerment)

There were issues of time management but they woke up early in order to complete all their household chores so that they could attend the trainings. “Later on, our husbands also started supporting us so we were able to attend the trainings as our husbands assisted us with household chores and took care of our children as well.”

Dilip Kumar Chaudhury, husband of a woman beneficiary in Tanahun district shared his experience: He said he came to know about this program through his wife. Her friends and other relatives were a part of the program so she was interested to be a part of that too. He inquired about the program with his friends and other village members. This way, he was able to know about the program and its objectives; which was very inspiring as it tried to focus on the development of women by capacitating them with various skill development and capacity building trainings in order to make them economically sustained and empowered.

Dilip was very happy about the Heifer program as his village was in need for programs like the SLVC program. He said, “The village had a patriarchal mindset which did not allow women to work outside of their homes. This practice was prevalent for a very long time so the women could not come forward for any development activity. But with the introduction of this program, the idea of engaging women from rural communities and bring them out of their kitchens into the real-world experience is great. It is a productive idea.” Thus, despite resistance from his community, Dilip encouraged his wife to join the program and take part in the trainings.

And then Devraj Bhusal, husband of a woman beneficiary in Kapilbastu district stood solidly behind his wife in her journey of empowerment! He said, “I support her. I have also encouraged her to become the member of cooperative. I always tell her to work and go forward. She is still young and I wish she will get a lot of success in her business throughout her lifetime. I am always behind her back”.

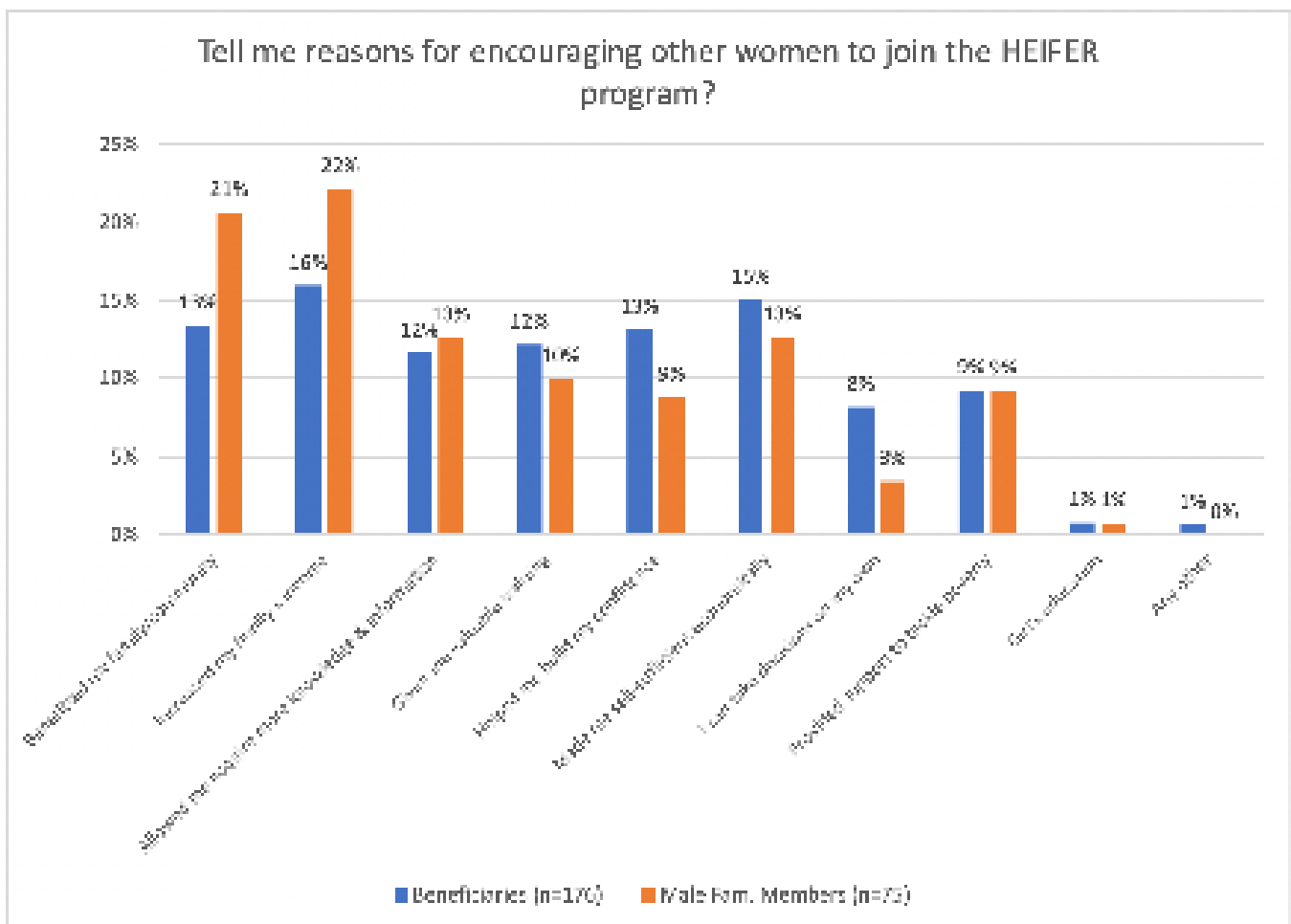
Empowerment of women has had cascading effects and brought harmony within the communities. Domestic violence and caste discriminations have also been resolved. Testimony to that is that at SHG/Cooperative meetings, women from different caste backgrounds sit together, discuss their issues together and even eat together. This is collective empowerment. It has led to development of leadership skills, a sense of independence among the women, vision, empowerment, education, economic stability, and confidence and power.

As Subekcchaya Thapa, Chairperson of a Cooperative in Kapilbastu district said, “The cooperative is like a comfortable place for women. We learn together, we teach together, we support each other. We, as a collective, ask for help from the local government for funds. They [the local government], in turn listens to us if we speak collectively. We have built our cooperative, our own dairy because of our collective strength. It wouldn't have been possible for one or two women to do so”.

Of all the support that women have received in their journey of empowerment, no support is more sustainable and positive than the support they receive from their fellow women. A sense of sisterhood, where each have the other's back and help and guide each other throughout has been an inspiring and uplifting experience for the women. This is one of the unintended consequences of the SLVC program's impact. The women are united in their commitment and ambition and see each other never as competitors but as comrades who work hand-in-hand and move ahead together.

As Subekcchaya Thapa, said, “I want every woman to come out of their house and do something for themselves to become self-sufficient”. The next graph below shows, why women beneficiaries emphatically asserted that they want more and more women like them to join the SLVC program:

Figure 45: Reasons for Encouraging Other Women to Join the SLVC Program



Local Government Support

That the Heifer SLVC program has brought about real transformative change is proven by the fact that the local governments are also taking notice of this program, the development of the women, and the overall economic improvement of communities. The positive side of this is that the local governments are now getting substantially involved in the program by investing funds.

As Geeta Kumari Chaudhury (own interview), Vice President of an urban municipality in Lumbini province of Kapilbastu district mentioned, as much as 75% of project funds are now being provided by the local government. Heifer provides only staff cost and technical training.

Thinking ahead, Kripa Kumari Parajuli, Deputy Mayor of a municipality in Morang district shared her thoughts:

The government can provide trainings to the cooperative as per the need of the members. They can also provide more skill development trainings such as driving, beautician trainings, weaving and tailoring. The government also needs to undertake a needs assessment from the beneficiaries and develop specific trainings targeted to the needs of the women and the communities. They can also provide support to the cooperative members till the time when all of the women are empowered and can earn a living independently.

The trained individuals in the cooperative can also be appointed as Master Trainers so that they can provide trainings to the new members and hence the process will continue throughout. The trainings can include: skill development, capacity building and awareness building along with leadership trainings. Moreover, the government can support the local farmers by providing them different kinds

of aid for market access.

At the moment, trainings on weaving are provided by the local government. With proper marketization, the items made by Dhaka (which includes Dhaka Saree, Topi, Coat, T-shirt and bags) can be sold at both national and international level. These can create income generation for the people in the community.

Moreover, the government has provided the villagers with bag and footwear making trainings. Along with this they have also given trainings for animal management and crystal manufacturing. Till date they have given such trainings to more than 2500 women of this area. Among which 50% of those women have already started generating an income with those trainings.

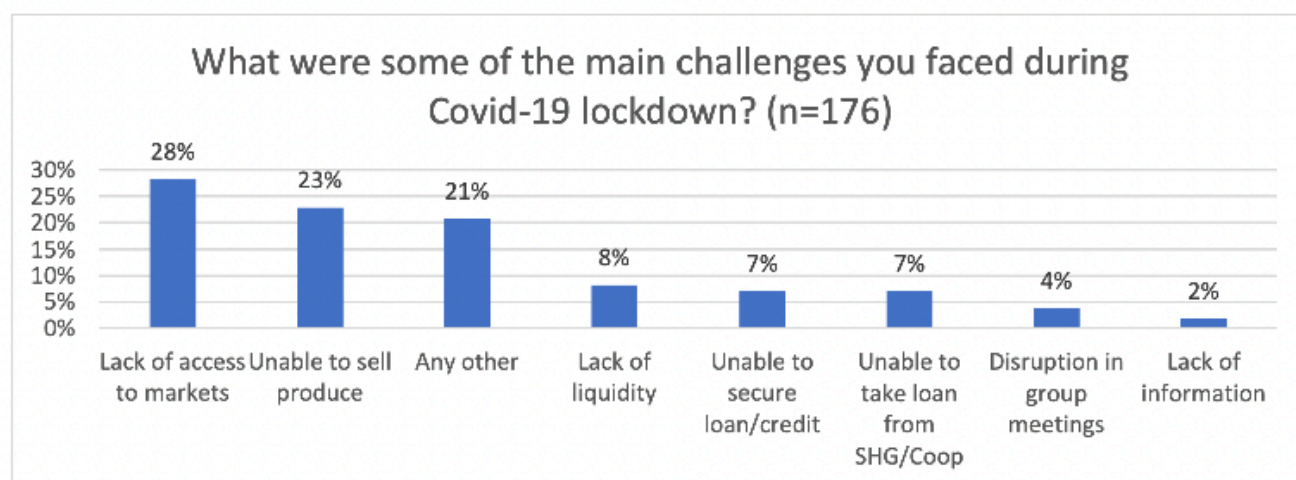
Ms. Kripa mentioned, “Manpower and human resource can be expanded. Along with this the touristic areas can also be developed where the cooperative members can get engaged in various income generating activities.”

While the local governments are supporting the Heifer journey, which is a clear path towards attaining self-sufficiency for the program, the relation between Heifer and the government—both at the national and local level is evolving. Even at the national level senior bureaucrats and former ministers heaped praise at the SLVC initiative and lauded Heifer for doing outstanding work.

Covid-19 Opportunities and Challenges

Thus far in the SLVC program, since its inception, the Covid-19 pandemic has been a major challenge. It took all by surprise, caught Heifer and its beneficiaries unawares and unprepared and did lead to some reversal of achievements mainly in access to markets and income generation opportunities for the beneficiaries. In the graph below, we highlight the main challenges that pandemic posed to the SLVC program according to beneficiaries:

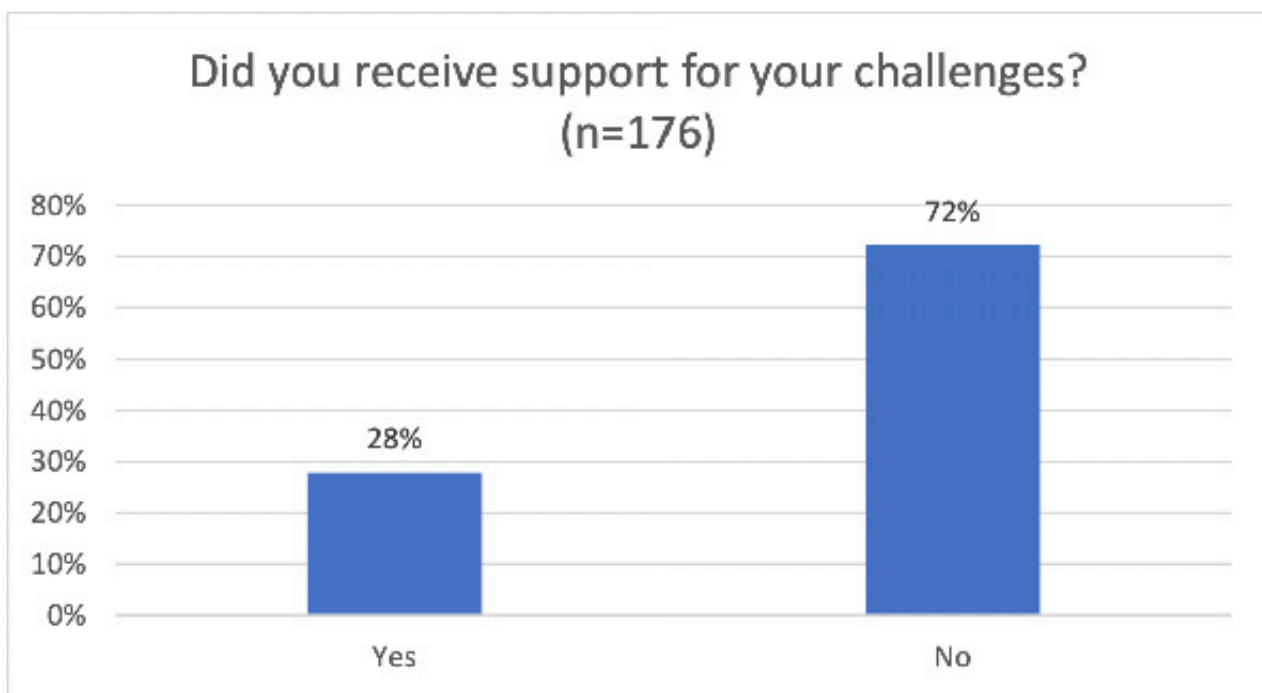
Figure 46: Challenges Faced by Women Beneficiaries During Covid-19 Lockdown



As is evident from Fig. 46 above, lack of access to markets was the greatest challenge followed by and a corollary to the former, the inability to sell their produce. But on the positive side, the SLVC program has trained the women to adapt to new challenges and they soon learnt to adjust to the situation. For example, many women who are engaged in dairy business could not sell fresh milk. At first they despaired as to what would they do. But soon they turned the milk into other dairy products such as ghee, yoghurt, fresh cream, butter etc. and managed to salvage their loss to some extent. These innovations are a positive development of an adverse situation—the pandemic and the ensuing total lockdown.

The next graph shows, that according to the beneficiaries, they received very little help from anyone— be it local partners, local government, Heifer, SHG/Cooperative or others.

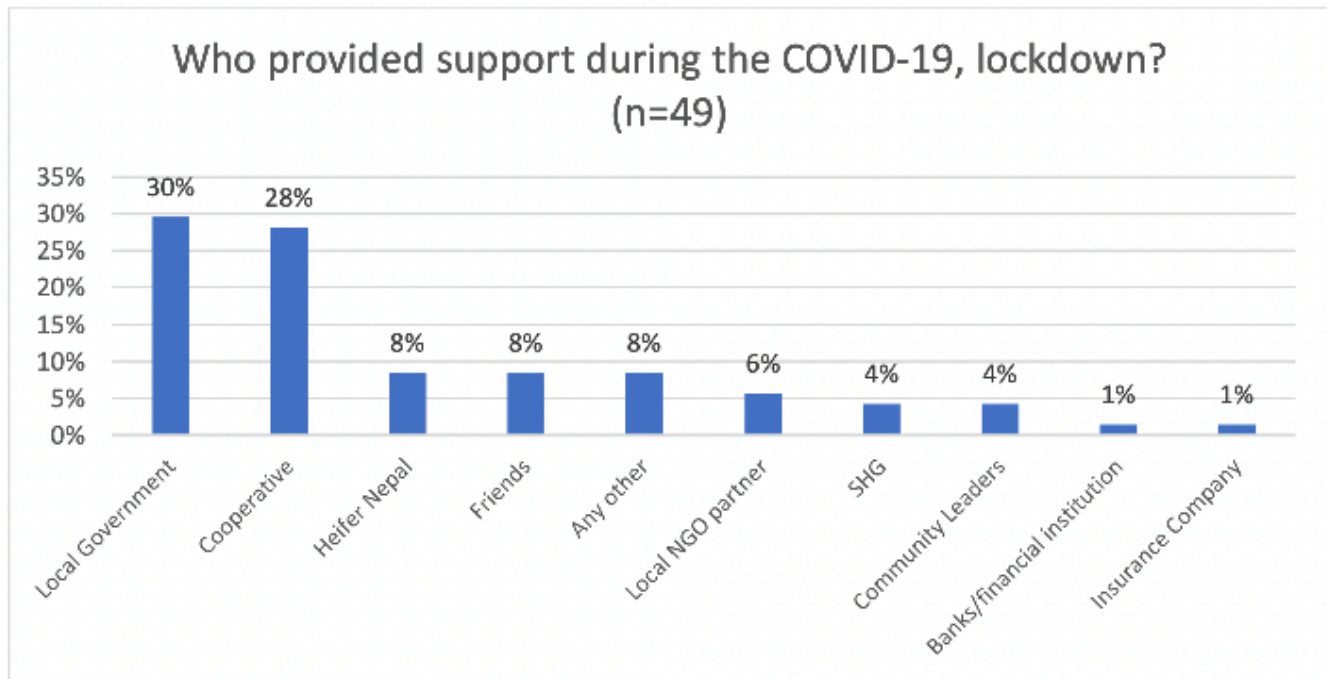
Figure 47: Support Received by Women Beneficiaries during Covid-19



But this was not construed as a negative thing because the women feel self-sufficient to deal with their challenges on their own. In most SHGs and Cooperatives, the interest on loan was waived for 3 months; the government subsidized milk at NPR 10/litre; and Heifer tried to find alternative sources to markets during the lockdown.

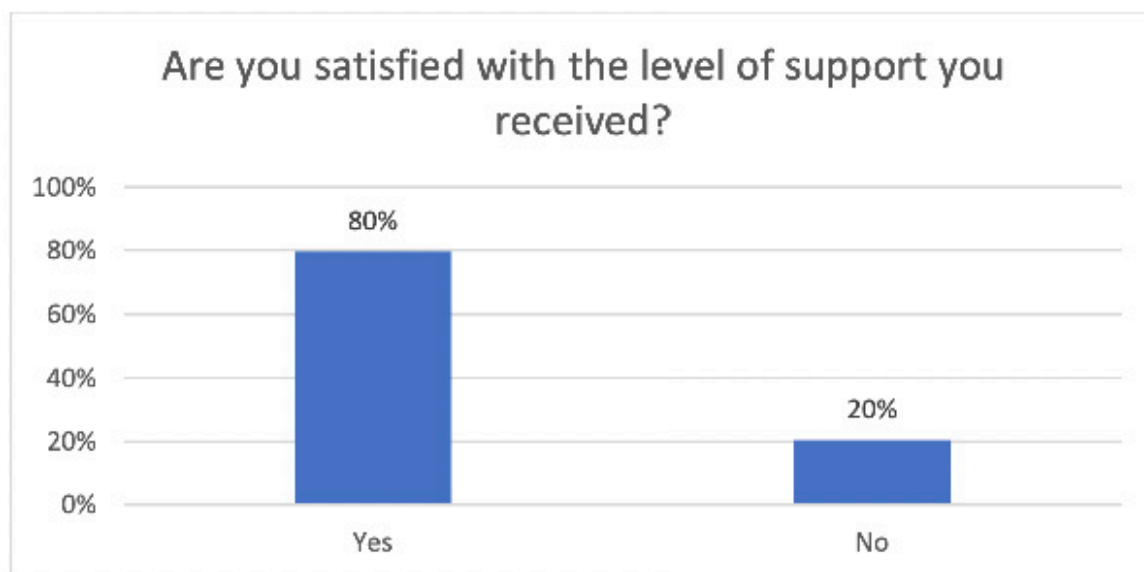
The next graph shows who provided support during the lockdown:

Figure 48: Support Received by Women Beneficiaries during Covid-19



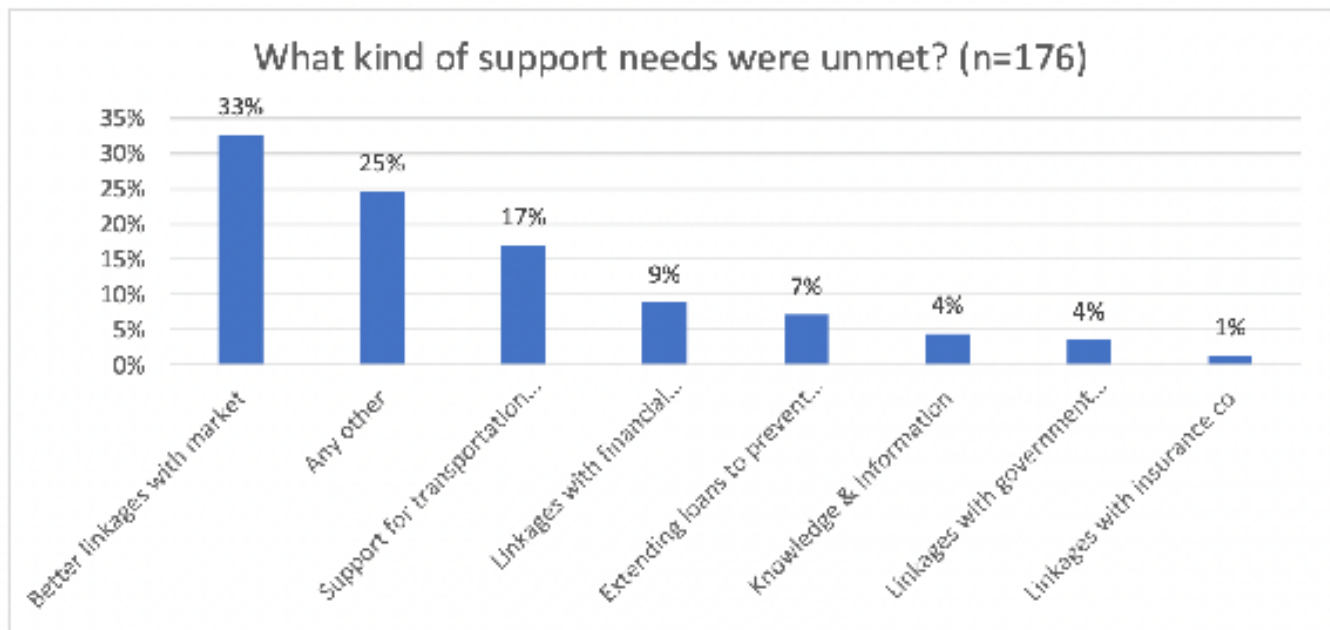
The majority of women beneficiaries expressed a variety of challenges they faced during the pandemic lockdown mainly around accessing markets to sell their produce. They also expressed that overall, low levels of support were received during the lockdown. However, this does not seem to have caused any acrimony or disappointment among the women beneficiaries who seem to overall satisfied with the little support they received during the lockdown from various stakeholders (see graph below). While this is indeed a curious finding, it appears there wasn't a lot of expectation to receive help during the Covid-19 lockdown phase. This needs further probing:

Figure 49: Satisfaction with Support Received by Women Beneficiaries during Covid-19



But they also mentioned the kinds of support that were unmet (see graph below):

Figure 50: Types of Support Unmet During Covid-19 by Women Beneficiaries



What is important to note, is that no one said that they fell back into poverty. Their savings saw them through the worst phase of the lockdown.

Our qualitative data reflects the survey findings but adds a more realistic picture of the situation of the communities covered under the SLVC program. Anjali Acharya Khulal, Vice president of a cooperative in Morang district shared the following, “There were various issues faced by the women in the cooperative. The loan takers could not pay their interests. The savings which were collected on a daily basis stopped due to the lockdown. The cooperative itself has various business investments from goat farming and fish farming. These business activities were also hindered. Moreover, the farmers had cultivated huge quantities of spinach and green vegetables which got wasted and decayed as well. They could not find a proper market, so the farmers faced a great loss. NPR 2-4,00,000 (approx. USD 1600-3200) loss was borne by the families throughout the lockdown. The pandemic hit us very hard, and the villagers haven’t yet been able to recover those losses.”

“No solid solutions were given to those problems, however with the decayed vegetables and other

crops, the farmers used them as organic fertilizers. They also sold some of those vegetables inside the village itself. But nothing could help them through their loss.”

No support was provided from anyone during the time. Yes, the Heifer program could have supported the cooperative during these difficult times. The local government also did not support the cooperative directly, but they distributed reliefs and aids to the needy families. The Heifer program could have helped the farmers by providing them with transportation facilities so that they could sell their products. Moreover, they could also search for an alternative market during that time; this would have helped the farmers majorly.

There should always be an alternative investment strategy as no one can sustain with a single source of income. Also, if one fails, the other source can facilitate their economy. Also, emergency funds could be established in the cooperative so that it could benefit the needy and poor families during the emergency situations.



5. Conclusion :

Analyzing the HI Strategy—what worked, what didn't work—Key lessons

As we conclude this impact analysis of the Heifer SLVC program on empowering women, let us pause to understand what worked and what didn't in this initiative.

Our extensive interaction with women beneficiaries and their male family members through quantitative and qualitative data indicates that the primary objective of the SLVC I and II programs—that of economically uplifting women has been achieved. What started as an initiative for economic empowerment, has gone beyond its brief and succeeded in achieving all-round holistic empowerment. In that sense, the SLVC program has not only been empowering but transformative—changing social norms for better gender equality; bringing about sustainable economic change by raising people from poverty; preparing communities to be resilient against economic and natural shocks; addressing patriarchal mindsets and customs and practices; ensuring peace, harmony and solidarity in the communities; and instilling a sense of self-worth and confidence in women and men to become agents of change. If we analyze the programmatic strategies which worked in its favor, the following are worth discussing:

i. The program focused on family but represented by the woman

The main objective of the program was women's economic empowerment. In order to achieve that, Heifer realized that multiple stakeholders and conditions needed to be addressed. Thus while women were placed at the centre of the program, they were considered as structurally an integral part of families which were the foundations of communities consolidated further into Nepalese society (Interview with Buddhi Khatri, Associate Director, Heifer Nepal conducted on 24 November 2021; Interview with Dr. Shubh Narayan Mahato, Country Director, Heifer Nepal conducted on 24 November 2021; Interview with Keshav Shah,

Associate Director, Heifer Nepal conducted on 24 November 2021). The program began by targeting (a) individuals—the women; then moved to their (b) families—their husbands, mothers-in-law; fathers-in-law, etc., and finally moved to the (c) community—community leaders, religious leaders, local council leaders, etc. In this way, the SLVC program systematically addressed all stakeholders involved in supporting the empowerment journey of women in Nepal. This ensured that along with women, entire families and communities were also empowered and prospered.

As Dr. Mahato observed, the rationale behind this strategy was, “Women, when they learn anything new, they share with all family members. They are very sincere with their learning. Initially we ignored the men. But soon we realized that even when working with women, one must take men and children into confidence” (Interview conducted on 24 November 2021).

Focusing on women, meant that if successful, the changes would be transformative. As another Associate Director of Heifer Nepal explained, “Nepali women are traditionally deprived socially, economically and politically. Traditionally women don't take their own names. That is the level of disempowerment. By putting women at the centerstage, the SLVC program tries to address multiple disempowerment of women simultaneously and strategically. Women lead the empowerment journey—they decide the priority areas and the pace of this journey. Heifer provides technical support as and when needed and at the initial stage seed fund to propel the program into action” (Interview conducted on 24 November 2021). Keshav Shah, who looks after Animal Well-Being at Heifer Nepal explained that Heifer's continuous targeting of women has led to capacity building and establishment of 35 Community Agro-Vet Entrepreneurs (CAVES). This he says is a remarkable achievement since traditionally women did not take on such technical roles as well as the areas from where these women have risen are extremely low on literacy especially for women. So Heifer is helping

to break social norms and gender stereotypes and bring about transformative change in the lives of women and the communities they belong to (interview conducted on 24 November 2021).

ii. Staying the course:

A key strategic decision, which contributed to the success of the SLVC program is the long gestation period and staying the course. Neena Joshi (Senior Director of Asia Programs—Cooperative Development) explained, that prior to the SLVC program, Heifer in Nepal had the habit of conducting short-term, small scale programs with the aim of alleviation of hunger and poverty. These programs reaped a rich harvest of knowledge and experience and were the springbed for the SLVC program. With the SLVC program, the focus became: (a) scale; (b) focus; and (c) longer term engagement (Interview conducted on 27 March 2022).

Indeed, one of the remarkable features of the SLVC program is that, unlike other national and international NGO programs, SLVC has stayed the course and journeyed with the women and their families. For this to happen, finances are a key. “Most INGOs get funding from bilateral donors and therefore have to be donor driven. Most project duration is 5 years. But impact in 5 years is not enough and puts question upon sustainability” (Interview with Dr. Mahato conducted on 24 November 2021).

This was the same observation of several beneficiaries and their families—that earlier NGO programs were short-lived—they came, provided some trainings and left without a sustainability plan. And hence the effects of these programs withered away quickly. Also, as Ms. Goma Chhetry an MLA from one of the districts mentioned, “Many other programs have come and gone but all of them have flaws in their sustainability issue. They don’t stay the course. Unlike these other programs, Heifer’s program follows up on their work. Heifer ek ghar, ek parivaar ki taarah hai [Heifer is like a home and family meaning it does not leave the women to themselves. Heifer is co-traveler in this journey

of empowerment]” (interview conducted on 1 December 2021).

In Heifer’s case, in the initial days, the SLVC program was entirely funded by Heifer Headquarters and therefore was unrestricted fund and not donor driven. In 2012, Heifer headquarters put conditions on receiving unrestricted funding, saying that countries must raise 25% of the funds. This spurred Heifer Nepal into action, and they were successful in raising 50% of the total funds required for the program. Dr. Mahato gives credit to the VBHCD approach for this initial success. So SLVC I started with USD 24 million of which USD 12 million was from headquarters. But by SLVC II, almost 75% of the project costs come from local governments. This addresses both the sustainability question and ensuring that the program stays on ground and grows organically.

iii. Cornerstone as transformational

As program implementers, all senior staff of Heifer Nepal unanimously believe that the Cornerstone training which is at the heart of the VBHCD approach has been transformational. This is because it has led to social, economic and political empowerment (Interview with Prem Sambhyu, Heifer Nepal Senior Project Staff conducted on 1 December 2021). The special characteristic of the Cornerstone training is its long gestational period—it takes time to seed in the community. But once the Wow! Moment is achieved, then that’s the start of several changes—incremental, structural and eventually transformational. A minimum 6 months need to be reserved for the Cornerstone training to show the first signs of impact (Interview with Neena Joshi conducted on 27 March 2022).

The Cornerstone training is transformational because community members realize, after receiving this training, that physical inputs, capital, etc. are important but not the most critical. People’s attitudes and mindsets also need to change in order to make a success of a new venture as seemingly simple as goat farming or dairy processing because of the associated actions. In the process,

the community develops its own indigenous tools to resolve conflict (Interview with Buddi Khatri conducted on 24 November 2021).

iv. Value based instead of Rights Based: organic development

A word about the VBHCD model is worth mentioning here since it is the bedrock of the Cornerstone training. Heifer deliberately chose the Values-Based model over the Rights Based model. So from that perspective, Heifer did not enter through individuals, but rather through households and communities. So they chose areas which were primarily poor but selection was on the basis of minority community status such as Dalit villages. The rationale behind this is that minorities suffer because there is an underlying force behind it. Instead of taking a rights-based approach, a values based holistic approach addresses both parties—there are no losers; instead creating a win-win situation. For example, Mushahar-Zamindars of Terai region. While the target was to uplift the Mushahar community; but to address the social dynamic of this relation, Heifer Nepal targeted zamindars too. A common standpoint was achieved gradually, and change was observed. Here, both parties are winning (Interview with Neena Joshi conducted on 27 March 2022).

Further, Rights Based programs on women's rights issues such as land, property, decision-making, participation etc. This is a fragmented approach. Women are interconnected with the entire community and therefore the Values Based approach reaches out to women in a holistic manner (Interview with Associate Director conducted on 24 November 2021). Values Based Approach is less combative and leads to less conflict. Once you invest in touching the core of belief systems of the community, then you see transformations quickly (Interview with Neena Joshi conducted on 27 March 2022).

v. Constant endeavor to make it inclusive—of communities, government, other stakeholders

Another strategic characteristic of the SLVC program is its constant endeavor to make itself inclusive and leave no one behind. As has been discussed earlier, the Values Based model envisages a holistic approach—to empower women, entire communities need to be energized into that belief and made to participate. So inclusivity is germane to the SLVC program. In that same vein, Heifer has made constant attempts to include the government and other stakeholders into this journey. And indeed there are staunch allies on the government's side for the program. Dr Mahato himself was a senior government employee who was so inspired by the Heifer approach, that he left his government job to become a part of the Heifer empowerment journey. And it has been his mission to “mainstream the Heifer Nepal model into the government system” (Interview with Dr. Mahato conducted on 24 November 2021).

Dr. Mahato believes that with the introduction of the federal government structure, the local government, which is closer to the communities at the grassroots, sees the good work that Heifer Nepal has been doing and appreciates the initiative. They are therefore approaching to partner with Heifer Nepal and start work in their respective locations.

A senior government official of the Joint Secretary level based in Kathmandu mentioned, “Whenever I visit the field where Heifer Nepal is working, I am excited to see the level of empowerment achieved by women!” (Interview conducted on 2 December 2021).

This strong relationship between civil society and the government is a remarkable achievement especially in the South Asian and Nepali context.

vi. Addressing sustainability issues

We have been addressing the sustainability question at various levels. Dr. Mahato believes the sustainability question has been addressed by seeding the SLVC program at the grassroots level and with the local government taking over majority funding. So tomorrow if Heifer Nepal leaves the program will continue. Further, the VBHCD model empowers entire communities to become self-reliant to raise funds on their own through local government.

vii. SLVC compared to other NGO/INGO programs

The key differences between the Heifer SLVC program and other NGO/INGO programs are:

First, other programs are donor driven, project based whereas the SLVC program is internally and locally funded, program focused.

Second, Heifer's SLVC program was started with a long term focus as opposed to outcome driven short term initiatives of others.

Third, "If you compare other INGOs with Heifer program, every INGO says they have given high priority to women's empowerment. But there is a marked difference in impact on women's empowerment between Heifer and other INGOs. In Heifer's approach, the entire value chain is addressed and moreover the entire value chain is women led. The Cornerstone training is remarkable and commendable" (Interview with senior National Government official, conducted on 2 December 2021).

Fourth, SLVC's focus on market connectivity stands out at the ground level because according to beneficiaries, no other program has tried to address this connection. According to them, that is the most critical linkage in the value chain which led to transformative change in their livelihood and income status.

What didn't work

At the beneficiary level, there really were not enough disadvantages outlined by them. However, senior government officials, while expressing overall support and satisfaction with the SLVC program, did discuss some strategic points of weakness of the program:

i. Reaching the most vulnerable

Some senior government officials are of the opinion that Heifer has taken the easy way out by reaching out to the easily accessible and easily transformable communities. They did not try to reach out the most remote areas nor the most vulnerable communities (Interview with senior National Government official conducted on 2 December 2021).

ii. Riding on the backs of government's groundwork

Another criticism leveled against Heifer is that it ran its programs in areas where the government has already laid the foundation by implementing groundwork. While this is debatable, yet it did come up in discussions (Interview with senior National Government official conducted on 2 December 2021).

iii. Failing to address the sustainability question

Circling back to the sustainability question, a direct reaction from the field through our questions on self-sufficiency to women beneficiaries, their male family members, local implementing partners, buyers and input suppliers, and other stakeholders associated with the Heifer SLVC program was that no one wanted Heifer to withdraw from the ground level. There appears to be high dependency on Heifer for the continued support to the SLVC program. It is interesting to note, that this dependency is not demand for funds or other financial support. Women are confident to write proposals and raise funds themselves. The dependency is at an inspirational level. As

Ms. Goma Chhetry, MLA explained, “Heifer Nepal program creates a familial feeling which is a very strong bondage. It creates role models like me who have risen through the ranks and been successful as political leader. Other beneficiaries revere me when I visit my constituency and everytime I realize the value of association and training received from Heifer. Heifer is an inspiration to thousands of women who like me, aspire to do tremendous good work for their people. This would not have been possible without the backing of Heifer” (Interview conducted on 1 December 2021). Those who have benefited from the SLVC program, consider Heifer to be the parent of one big happy family which nurtures and inspires the empowerment journey. There is also demand for more trainings and other technical support.

The jury is still out there on the dependency question. Some local level government officials were of the view that this high dependency level is counterproductive to the sustainability issue of the program. While others were of the opinion that Heifer has done so much for the communities that it remains as a benevolent guardian to these communities and if it inspires more and more women and their families to participate and take forward the empowerment journey then there is no harm to it. A fundamental question arises that why do overwhelming majority not want to let go of Heifer? Is it a good thing or a bad? Neena Joshi explained that they at Heifer Nepal have been grappling with this question for some time. It is now certain that SLVC III will address this question of sustainability (interview conducted on 27 March 2022).

Recommendations

- Having secured the primary objective of the program—that of women’s all-round transformative empowerment, Heifer Nepal should assess the role it will play in the SLVC program going forward
- Heifer’s relationship with different levels of government is still evolving. Going forward, Heifer’s energies should be focused on how to

scale the program across the country and what kind of partnership with the government would best suit this target.

- Some areas, such as adult female literacy, financial literacy can be improved further. Effective strategies to strengthen these areas should be planned.
- The next phase of SLVC program should focus on building community resilience against economic disasters such as Covid-19 and lockdown
- Heifer should focus on prototyping its training modules into women’s empowerment toolkits. These can then be used as guides in other country interventions.
- Similarly, Heifer Nepal’s program should allow gender responsive monitoring and evaluation based on international standards. This will allow the program to be comparable to other international programs and establish it as a global successful intervention.

The Women of Belsi’s Amazing Transformational Journey

Finally, it is best to end the amazing empowerment journey of women and their communities touched by the SLVC program, with the transformational journey of the women of Belsi, in Chitwan district:

The women of Belsi in Nepal shared a common story. After days of sowing, waiting and harvesting the crops with the hope to feed the empty stomachs of their children, they would watch as landowners and traditional moneylenders would gather their harvest, load them onto trucks and drive away. Borrowing money from banks required collateral which was not a viable option for them, so they would turn to money lenders and wealthier people in the community - the landowners, who would charge exorbitant interest rates. Illiterate and unable to calculate, they would feel helpless watching their entire harvests being taken away. They would go house to house to beg for food to meet their families’ basic needs, barely able to feed their children. All

this changed with the introduction of the Value-Based Holistic Development Model, a unique Community-Led Development Model adopted by Heifer International in Nepal. This is a journey of empowerment of hundreds and thousands of women from marginalised communities, poor and illiterate, who have been disempowered for generations.

A small landlocked country that holds some of the highest peaks in the world is also one of the least developed countries. With poverty, unemployment, growing environmental concerns and a poor economy that rests almost entirely on remittances, agriculture and tourism, Nepal has remained a place of climbing up with little reflection of it in the lives and realities of the local populace.

Heifer's SLVC project promoted efforts toward detail-oriented empowerment by ensuring that each element and step of enterprises by farmers are supported with better technology and business development guidance, the intention was to scale up enterprises of participating farmers by being enhancers and enablers. It aimed to bring produce from the farm to the plate efficiently and locally by upscaling technology, increasing financial access and business development services. In Nepal, the constraints on production compounded by smallholder producers' lack of access to the formal food market, had resulted in stagnation of the rural farm enterprises so the first milestones were to get social capital and production underway.

The women of Belsi just needed a space and opportunity to come together as a group to envision. The women of Belsi just needed a space and opportunity to come together as a group to envision anything collective by nature, let alone change and transformation. The shared space they got through the formation of an SHG helped each of them occupy space and find a common ground and challenge the differences among them, without that prerequisite there is no guarantee of 25 women putting their minds together. The SLVC program by Heifer in Nepal was a step-by-step model which first approached individual women,

encouraged formation of a collective and then invested in creating an enabling and conducive environment with activities and training to help the women realize the problems in their community, the potential in each of them to be leaders to resolve those problems and the power of collective action on shared vision to achieve holistic community transformation.

The community of Belsi built a dam to prevent flooding, built a community centre so they do not have to meet in the sun, installed a telephone line - the only one in the whole region, they are all literate, now have money to send all their children to school, built latrines and toilets in every household - these are all proof that when women find collective spaces such as these with adequate support and training to back them, the entire community can benefit from it. When one smallholder farmer is given a few livestock animals and provided a holistic empowering support structure through training, service provision and belief—it transforms into a collective value system that can help them problem-solve their way to building and sustaining a strong income-generating market system. This is what the program and Heifer Nepal are demonstrating: the awareness and belief with which Heifer stepped into the program with—that local communities and community members are the experts when it comes to envisioning and achieving better living conditions for themselves and their community.



Appendix-1: SLVC Program Literature Review

Empowering the Women of Nepal Through the Value-Based Holistic Development Model: A Heifer International Initiative

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Executive Summary

The women of Belsi in Nepal shared a common story. After days of sowing, waiting and harvesting the crops with the hope to feed the empty stomachs of their children, they would watch as landowners and traditional moneylenders would gather their harvest, load them onto trucks and drive away. Borrowing money from banks required collateral which was not a viable option for them, so they would turn to money lenders and wealthier people in the community - the landowners, who would charge exorbitant interest rates. Illiterate and unable to calculate, they would feel helpless watching their entire harvests being taken away. They would go house to house to beg for food to meet their families' basic needs, barely able to feed their children. All this changed with the introduction of the Value-Based Holistic Development Model, a unique Community-Led Development Model adopted by Heifer International in Nepal. This is a journey of empowerment of hundreds and thousands of women from marginalized communities, poor and illiterate, who have been disempowered for generations.

A small landlocked country that holds some of the highest peaks in the world is also one of the least developed countries. With poverty, unemployment, growing environmental concerns and a poor economy that rests almost entirely on remittances, agriculture and tourism, Nepal has remained a place of climbing up with little reflection of it in the lives and realities of the local populace.

In 1957 the Nepal government started reaching out to organizations and civil society groups that could bring booster investments and other systemic interventions into the economy and the communities of the nation. Heifer International (HI) was one such organization. At the request of the government, HI provided specific high yielding livestock to the native animal population. It was a simple touch and go interaction then, but, in the 1990s HI returned to Nepal and this time, the intention was to dive into the community and the local system by building partnerships and the vision of community transformation through the project, Strengthening Smallholder Enterprises of Livestock Value Chain for Poverty Reduction and Economic Growth (SLVC). A pro-poor wealth creating value chain prototype at scale, primarily dealing with meat goat and dairy value chain along with backyard poultry and vegetables as subsidiary value chain, by connecting smallholder producers to end markets. This program was specifically designed to collaborate with women smallholder farmers and thus began a journey of holistic development and empowerment.

The project promoted efforts toward detail-oriented empowerment by ensuring that each element and step of enterprises by farmers are supported with better technology and business development guidance, the intention was to scale up enterprises of participating farmers by being enhancers and enablers. It aimed to bring produce from the farm to the plate efficiently and locally by upscaling technology, increasing financial access and business development services. In Nepal, the constraints on production compounded by smallholder producers' lack of access to the formal food market, had resulted in stagnation of the rural farm enterprises so the first milestones were to get social capital and production underway.

HI entered the local communities with the goal to co-create a community-led development system that would be rooted entirely within the community and led entirely by the community members. The Heifer Model - a grassroots, participatory model to community-led development was created specifically

keeping the idea of shared vision with local action and leadership at the center. The conviction was that the local community and its members already possess the resources, knowledge and skills required to resolve the problems that are preventing them from earning a stable livelihood that can build and sustain a life and community that is self-reliant, that they are the best people who can identify, strategize and solve every issue that is an obstacle in the upliftment and empowerment of the community and therefore, the country. HI did not intend to dictate to the Nepalese locals what the problems were and what to do about them. Instead, they walked in with the clear awareness that only the local community members will have the best knowledge of their reality, the problems they face and the possible solutions or the imagination of what a better life would be for them.

It was this awareness that gave way to the Values -Based Holistic Community Development (VBHCD) approach which is what entails the Heifer Model. This approach is a variation of a community-led development model - developed by HI - that intends to enable holistic and total community transformation with roots in the societal values and principles that it seeks to work with. Every aspect that governs the daily life of local community members are intrinsic and interconnected: physical well-being, mental attitudes and knowledge, spiritual belief systems, social relationships and the natural habitat/ecology. Impacting one aspect reflects in other aspects and so equal attention and work needs to be put into each aspect to ensure holistic growth and change. By placing the development work within the familiarity of known and shared values of the community, HI avoids the friction and hesitation emanating from completely foreign ideas. To help channel these shared values into becoming a shared vision that can lead to individual and community transformation, HI grounds the VBHCD model in the philosophical framework used across international development work, known as the 12 Cornerstones. These are very basic and gradual principles that the community members are trained in and encouraged to practice in every task they undertake in their collective action. Principles and practices like passing on the gift, accountability, sharing and caring, sustainability and self-reliance, improved animal management, nutrition and income, gender and family focus, genuine need and justice, improving the environment, full participation, training and education and spirituality need to be applied together as a holistic guide to envision, plan and monitor the work that the community leads.

The VBHCD model, when specifically applied to women smallholder farmers in Nepal, saw a significant rise in economic empowerment, in better literacy rate, respect and decision-making power within their household for women, participation in community development and improvement in business skills such as bookkeeping, negotiation and fair pricing etc. All these empowering shifts for women have also made the possibility of change in social norms possible.

The implementation of the VBHCD model is grouped into four parts: part one focuses on self-help groups and savings, part two focuses on holistic visioning, planning and monitoring, part three focuses on physical inputs and technical training and part four focuses on building capacity and raising awareness. There are three ways in which the impact of VBHCD can be studied: one, changes that are tangible and easily quantifiable such as increased income levels, improved housing, a healthier environment and better nutrition which are the ground-level impacts; two, attitudinal and behavioral changes at the individual level like enhanced self-esteem, increased acceptance of personal responsibility, greater empathy which are deeper level impact and three, there are changes that happen in policies and practices as a result of others being influenced by the model called external level impact.

The women of Belsi just needed a space and opportunity to come together as a group to envision anything collective by nature, let alone change and transformation. The shared space they got through the formation of an SHG helped each of them occupy space and find a common ground and challenge the differences among them, without that prerequisite there is no guarantee of 25 women putting their minds together. The Strengthening Smallholder Enterprises of Livestock Value Chain for Poverty Reduction and Economic Growth (SLVC) project by Heifer in Nepal was a step-by-step model which first approached an individual women, encouraged formation of a collective and then invested in creating an enabling and conducive environment with activities and training to help the women realize the problems in their community, the potential in each of them to be leaders to resolve those problems and the power of collective action on shared vision to achieve holistic community transformation.

It is safe to describe HI's project and its evidence in Nepal as subjective- the kind that goes beyond the banal of data and quantitative evidence and seeks to work with and study the transformation within the individual and support that shift as it unfolds into community level awareness and development. There is of course a lot that goes into it, which is laid out through the culmination of VBHCD model - the Cornerstones and majorly, the vision of the community groups. But what is of importance in the development work by HI is the focus on social capital. Social capital refers to the community level sharing, caring and management of the resources for the mutual and greater benefit of the individual and community as a whole. HI's project work focuses on both cognitive and structural dimensions to build social capital. Cognitive elements would include community values, social norms, behavior and attitude while structural elements include horizontal and vertical institutions like farmer groups, cooperatives and enterprises. Building and promoting both these aspects ensures that there is increasing solidarity within the community and a growing network between organizations.

The community of Belsi built a dam to prevent flooding, built a community center so they do not have to meet in the sun, installed a telephone line - the only one in the whole region, they are all literate, now have money to send all their children to school, built latrines and toilets in every household - these are all proof that when women find collective spaces such as these with adequate support and training to back them, the entire community can benefit from it. When one smallholder farmer is given a few livestock animals and provided a holistic empowering support structure through training, service provision and belief - that following a collective value system can help them problem-solve their way to building and sustaining a strong income-generating market system, what the project and HI are showing is exactly the same awareness that they stepped into the project with, that local communities and community members are the experts when it comes to envisioning and achieving better living conditions for themselves and their community.

SLVC I, Heifer's flagship project in Nepal, spanned across 5 years from 2012 to 2017 with the objective of increasing the supply of goat production and milk production in the existing market system. Operating in 30 districts of Nepal, it helped increase the average annual income of the smallholder farmers by 74% but beyond this achievement of higher socio-economic status, the holistic transition of smallholder farmers to enterprise-oriented actors who can influence and impact the market system was incomplete. SLCV II was formulated to capitalize the gains made in SLVC I and move beyond to the vision of developing and strengthening inclusive local economies through local entrepreneurs and local enterprises, by equipping socially minded entrepreneurs, especially women, with the skills and resources they would need to build and expand farmer-owned agri-businesses, co-ops and social enterprises. Currently ongoing and operational in 29 districts of Nepal, the SLVC II project "positions Heifer as a global leader and expert in the goat value chain".

This report intends to lay out a detailed description of the work that HI has done in Nepal: the vision of community-led development work, the framework behind the specific approach they developed, the method they opted to implement it and the impact of the Heifer model.

Chapter 1 will provide insight into the context in Nepal at the time HI entered the country and its economy. It will also seek to briefly describe the initial interaction between the organization and the grassroots collaboration thus formed. Chapter 2 shall delve into the two main kinds of community-based development work around the world, Community-Led Development (CLD) and Community-Driven Development (CDD). The intention is that the reader will have clarity on the different approaches, their similarities and where they diverge and in which camp the work by HI may be located. Chapter 3 is an important part of this report, for the reader to wholly understand the model that is unique to HI in its community-based development work and the contextual implementation in Nepal. It will also give a step by step impact assessment from the implementation of the Heifer model in Nepal. Chapter 4 will compare the Heifer Model with other CLD models/projects around the world to point to what is being done differently at HI and its causal effect on the local members and community. Finally, chapter 5 will lay out the timeline of the project in Nepal, the changes and new trends that have emerged with passing years and the impact of COVID-19 on the project work to trace how the project and local community have adapted to this uncertain time.

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Chapter 1: Introduction to Heifer International

Nepal

Nepal is an extremely beautiful and diverse country in terms of topography, weather patterns, religion, caste and ethnicities. As per data from 2020³⁵, it is also “among the least developed countries in the world, with about one-quarter of its population living below the poverty line. Nepal is heavily dependent on remittances, which amount to as much as 30% of GDP. Agriculture is the mainstay of the economy, providing a livelihood for almost two-thirds of the population but accounting for less than a third of GDP. Industrial activity mainly involves the processing of agricultural products”. The unemployment rate in 2020 was 4.44%, with the maximum population being in the 25 to 54 year age group. Growing environmental concerns, difficulties of terrain and lack of infrastructure and technology is leading to a lag in the agriculture sector which is failing to meet the needs of the market. Tourism has been the second largest contributor to the economy but the sector has also faced major concerns due to Maoist conflict and political instability in the region since 1996, lasting for over a decade, raising security risks. The country faces unemployment, a poor economy and poverty leading to issues like girl trafficking, illiteracy -impacting mainly the female population with lack of schools in villages and the inability to afford education by families, health issues and lack of access due to hospitals services being available mainly in the cities.

Approximately 81 percent of the population is Hindu and the other major religions include Buddhist, Muslim and Kirant³⁶. The two major ethnic groups

in Nepal are Tibeto-Burmans and Indo-Aryans, however, more than a dozen ethnic groups exist in the country and can be divided more or less on the basis of geographical location. Nepali is the most widely spoken language.

While ethnicity is diverse in Nepal, another social factor, caste (social level) separates people more rigidly in society than ethnicity or race in the country. Traditionally, one cannot rise above or marry outside of the caste in which they are born. Castes often determine roles in society. For example, only members of a certain higher caste may become priests, while only members of a certain lower caste may work as cobblers. Over 13 percent of Nepal's total population comes from marginalized castes collectively known as Dalits³⁷. They are the former “untouchables” and are some of the most deprived people in Nepal. Despite of protective legislation since 1990, discrimination against Dalit castes remains active and deeply ingrained in Nepal. Most of the Dalits live in grinding poverty, work the most menial jobs and are often in a state of deep indebtedness. Poverty incidences by caste are highest in the hill and terai Dalits, amounting to 43.63% of the poor in the hills and 38.16% of the poor in the terai region. In 2009, the Dalit population at 20% comprised the lowest caste group enrolled in primary education,

³⁵ Nepal. (2021). *World Factbook*. <https://www.cia.gov/the-world-factbook/countries/nepal/>

³⁶ Central Intelligence Agency. (2007). *The World Factbook*, Washington, D.C.: Author. Retrieved on June 19, 2007 from <https://www.cia.gov/the-world-factbook/countries/nepal/>

³⁷ Matchett, Kathryn Hodge (2007). *Values-Based Holistic Community Development Model (VBHCD)*. Heifer International.

of deep indebtedness. Poverty incidences by caste are highest in the hill and terai Dalits, amounting to 43.63% of the poor in the hills and 38.16% of the poor in the terai region. In 2009, the Dalit population at 20% comprised the lowest caste group enrolled in primary education, similarly, in 2006, the literacy rate for all Dalits was lowest at 59.9%³⁸. They continue to be mistreated, repressed and deprived of the right to take part in a range of social, religious and economic activities. Dalit women endure the double oppression of caste and gender discrimination. Patriarchy renders few rights and privileges to women who are mainly restricted to domestic life with expectations of care for family, work on the farm and household chores often requiring the husband's permission to leave the house let alone public socialization.

Introduction of Heifer International in Nepal

Heifer International (HI) has been involved in many countries in the Asia/South Pacific region primarily focusing on the shipment of dairy animals and poultry through projects aimed at empowering local communities to envision a transformed life and living conditions for themselves and the entire community. The first countries that received assistance from HI included Japan, Korea, Taiwan, China, the Philippines, India and Nepal. The shipment of dairy animals and poultry gave momentum to many industries and systems to be set-up in these countries, for example, the white revolution in India was furthered by the assistance from HI.

HI originally came to Nepal in 1957 at the request of the government to provide specific high yielding livestock to the native animal population. In the early 1990's HI returned to Nepal to work

in partnership with communities by setting up a system where HI works with the self-help groups that sprung up in many regions of Nepal and making them project groups, with each member being a project participant. Once established, the project would assess and involve many local NGOs called project partners to reach as many people and also build the capacity of local organizations. Heifer functions by the triadic partnership model for project implementation representing a continuous flow of information, resources and support among the project groups, project partners and country program office. This model helps promote mutual accountability and builds capacity through training, provision of resources, co-mentoring, networking at the different levels -among project partners, project groups and with other organizations and shared leadership.

Heifer International's community-led development model, known as "The Heifer Model", is grassroots, participatory approach to community development that manifests in different ways when applied to different communities and contexts across the world. The basic tenants of the Heifer model rest on the Values-Based Holistic Community Development (VBHCD) approach. Before we discuss the specific VBHCD model adopted by Heifer International, it would be useful to discuss the broader approach of community-led development models (under which the VBHCD model is invested). We will also discuss and compare the community-led development model with the community-driven development model, both of which sit on a developmental model continuum.

38 Country Partnership Strategy: Nepal, 2013-2017. Country Poverty Analysis (Detailed): Nepal. Asian Development Bank. <https://www.adb.org/sites/default/files/linked-documents/cps-nep-2013-2017-pa-detailed.pdf>

Chapter 2: Community-Based Development Models Community-led Development

Community-led development is rooted in the process of working together to create and achieve locally owned visions and goals. It is a planning and development approach in which the people of the community give voice to the vision and priorities, building on local strength and collaborating across sectors to make intentional and adaptable systemic change instead of short-term projects³⁹. Community-led development focuses on improving systems by changing mindsets, building capacity, ensuring self-reliance to achieve sustainable development. The basic framework that is common in the various definitions that can be found of CLD from across the world is that communities and members have capabilities, skills and strengths that they can use to build better lives for themselves and bring lasting transformative change to their community, they just need support and guidance from external players like organizations, civil society and local governments. The concept is to empower local communities using the bottom-up approach to drive their own development in their context, as per their needs and using their existing resources. There are 11 identified characteristics of CLD: participation and inclusion of all members of the community irrespective of social and economic backgrounds, voice to express individual and collective needs and goals based on the community's capacity to manage their own development, identifying and mobilizing internal community assets to amplify the community's strengths than dwell on its shortages to lead more durable changes, capacity building through facilitators by understanding the potential of local groups to script their own development with guidance in enhancing local skills thus building ownership, sustainability in a way that the CLD approach gets institutionalized such that even if the organization withdraws one

day the development process will continue on its own, building transformative capacity to decrease power dependency and help the community realize their own resources and skills for development by fighting social barriers and resignation to learn agency and adaptability, collective planning and action by community members/groups to reach a common understanding to plan, strategize and allocate responsibilities to achieve their goals for development, multi-directional accountability between all stakeholders involved in the program to ensure transparency, collective responsibility and ensure checks and balances for efficient efforts, building community leadership by creating an environment where every member sees themselves as an active citizen and leader who can affect change, constant evaluation and learning by checking current context, data and progress to build adaptability for adjustment and change and lastly, collaboration building solidarity within and across communities and with stakeholders to build partnership to combat common challenges.

Community-driven Development

CDD is a development approach that emphasizes community control over planning decisions and investment resources by providing needed economic infrastructure and services at scale, reasonable cost and high quality. CDD operates on the principles of transparency, participation of the local community, local empowerment, demand-responsiveness aligning with the needs and priorities of the community, greater downward responsibility and enhanced local capacity⁴⁰. This model of development approach mainly works for countries where the governments are weak or the socio-political environment is marred in conflict or stress as it offers governments tools to improve the lives of the poor. CDD works more effectively when there is an inclusion of reforms in governance, investment and

³⁹ *Inspiring Communities. (2013). Learning by Doing: community-led change in Aotearoa NZ. Publisher: Inspiring Communities Trust, New Zealand.*

⁴⁰ 2021. <https://www.worldbank.org/en/topic/communitydrivendevelopment#1>

efforts to improve quality service delivery⁴¹. CDD programs can be found working across many countries in the world either in the form of emergency response followed by natural disaster or conflict situations or working to help governments close gaps through small-scale infrastructure and other tools. CDD programs operate by coming in to help poor communities with their immediate needs by building infrastructure or transferring funds to the communities. They primarily play a role of reaching into developing communities that are struggling with basic needs such as drinking water, roads, irrigation and ensuring that those needs of the communities are met thus ensuring the service delivery gap by the respective government is covered. The scope of decision-making concerning services that need to be delivered, what infrastructure needs to be built and how the funds should be effectively used is left to the community members as they have more knowledge of the local circumstances and local priorities. According to the World Bank, CDD is one of the top successful approaches to development that can be a safety net to reach remote areas and vulnerable groups to be able to achieve effective poverty reduction and sustainable development.

CDD is hardly a new development approach, even though the support and promulgation it has received from the World Bank due to its extensive involvement in many countries using this approach, the project model has been around for decades long before the World Bank started thinking about it. Non-governmental organizations like CARE, Oxfam, Aga Khan and others have been using this approach to work directly with local communities for decades. What we are seeing now is a modern scale up as compared to the efforts in the past and also the public-private partnership that is taking shape with the national governments sponsoring and managing these projects from their national

budgets. This is an important factor because the difference between governmental and non-governmental sponsorship can change the nature of involvement by the organizations that have been undertaking CDD projects for decades now. The “national government sponsorship embeds these programs in a range of political decisions, bureaucratic functions, and normative relationships between social actors that are qualitatively different from the operating environment for programs that function outside of public administration”⁴². One of the focus areas of the CDD approach is also to strengthen local governments because the CDD model is about local government and community interaction not just centered in the community and so the sustainability of the CDD projects depends a lot on the dynamics of interaction between the local government and local community and how it evolves as the community-run management set-up becomes routinised within the local government machinery.

How are CLD and CDD different from each other?

Community -led development involves a community working together on a shared vision with local action with the objective of a better standard of living for the individual community members and the condition of the community as a whole. This approach of development bases itself on local resources, knowledge and strengths and promotes the use of the evidence generated from the work that communities themselves undertake with support and assistance from external factors like organizations, local governments and external data. The central focus is on enhancing the skills that the community already has, by making resources and training about planning, designing and implementation available to them and placing

⁴¹ Wong, S. and Guggenheim, S., 2018. *Community-Driven Development: Myths and Realities. Social, Urban, Rural and Resilience Global Practice.*

⁴² Wong, S. and Guggenheim, S., 2018. *Community-Driven Development: Myths and Realities. Social, Urban, Rural and Resilience Global Practice.*

the onus of implementing the action plans they collectively develop with their shared sense of responsibility and collective action to bring change with them..Community-driven development, on the other hand, while being rooted in the community with the similar approach of shifting the power to the community allows for community participation concerning decisions about how resources for development like infrastructure, funds and services are to be allocated.

Both the frameworks enable local leadership, local participation and collective action with the vision of sustainable development systems rooted and emanating from the community but the level of agency, autonomy and ownership differ. CLD places the community and local people in the driving seat and the local community is supported and enabled to assess, plan and monitor all elements of the development strategy and plan but in CDD the scope of participation is limited to identifying needs and outsourcing the delivery of that infrastructure or service to an agency and local government, there is a strong focus on building strong partnerships between the local community and local government. The method that CLD uses has an underlying target of achieving social capital which is the sharing, caring and management of community resources in a mutual and collective manner to attain greater benefit for the individual and community as a whole. This is an intentional target that CLD projects across the world promote in order to ensure a self-reliant development mindset and systemic change. CDD on the other hand operates without an explicit purpose of improving social capital because much of the work is based on a project intervention style that seeks to cover the gaps in the service delivery and resource allocation for the development of the local communities vis-a-vis the local government. Because the relation between the agency/organization and the local community is transactional, with the provision of infrastructure, services and resources that are lacking, the bearing is on the partnership that they can help establish between the community and the

local government by creating a constant channel of data and evidence to prove that the community is a strong capable unit where the local government should operate keeping the agency and priorities of the community at the center and giving them the ownership to deliberate how the government resources, funds and support may be attributed to the development they envision. Looking at the two approaches from a demand-supply lens would show that CLD projects enable the local communities to demand better living standards and development while exposing them to tools and training that would help the community members realize the what, when and how of the development they demand and not limit themselves to their vision but support them in becoming the supply side of that vision as well through planning, strategizing and implementation. The objective is to empower the community to identify the problems and shortcomings and also to provide solutions to those problems and drive the change in mindset, practices and infrastructure because they are the experts who know their contextual realities and interests best. With the CDD approach, the agency/organization becomes the supply side and the onus of delivering to the demands of the community is entirely borne by them. The participation of the local community becomes limited because while they are also empowered in being able to decide the what, when and how they do not necessarily control the entire outcome because there is the bureaucracy involved because of the stake of the local government in the project. The difficulties of coordination with various sectors of the government to reach the outcome as per the demands, plans and decisions of the local community can be painstaking and delay the project delivery, therefore raising concerns over whether there is full scope for informed participation by the local community or do the projects get tangled in patronage and political agendas and vested interests of the institutions involved.

Another qualitative difference between the two models is that CLD focuses first on empowering active citizens through inclusive and organized community involvement and then delves into bringing the empowered individuals together, to realize collective strength and vision - they tend to focus more on community values to be able to transform the outlook from “subject” to “citizen”⁴³ in these projects- so the organizations that are enabling the project are very involved in the ethnography and demographics of the community itself. But, in the CDD approach, the focus is on building a strong community-local government interaction because the site of development rests in the dynamics of this interaction; so the depth of community ethnography may be limited and lead to concerns about whether the project has been truly successful in reaching the most marginalized groups and therefore, whether there has been a continuity of existing social hierarchy and the social control over the deliberation process in dictating community participation.

Finally, an impact-based analysis between the CLD and CDD models would suggest that because the CLD approach places the ownership of individual and community development entirely on the capability of the local communities while ensuring that these capabilities are continuously enhanced, the community groups can expand and sustain these projects to long-term community development work that can function even if the organization withdraws itself from the community, promising large-scale macro change in the socio-economic condition of the country itself. In the case of CDD, because the inherent provision is of an efficient way to “finish the job” or bring access and development to the community by completing “the last mile”⁴⁴, the trend of these projects upscaling or banding together to form larger projects are low

to nil and show almost no impact on the macro level in the socio-economic status of the country.

Movement for CLD

The belief is that development happens in communities and it can only happen when there is an acknowledgement of the fundamental right of every person to have a voice in decisions that are going to impact their lives and to have equal and affordable access to public services that will help them achieve their full potential. For MCLD it means helping build partnerships between civil society and governments.

The goals include voice and agency for women, youth and marginalized groups, adequate community finance, good local governance, quality public services and resilience.

Civil society organizations should become catalysts to express their collective aspiration, with the opportunity to engage in local decision making and their development. Focus on policies that ensure that all communities can command a fair share of public resources for achieving local goals with community philanthropy being a catalyst and with the right to access affordable financial services.

Local governments need to work in direct partnership with active citizens through bottom-up mechanisms of planning and social accountability.

Every community must have access to affordable, effective and quality public services like health, nutrition security, natural resource management, vocational training, sanitation etc preferably through integrated strategies and co-location for improved efficiency and convenience.

⁴³ The Hunger Project, 2021. 2014 State of Participatory Democracy Report. <https://stateofparticipatorydemocracy.files.wordpress.com/2013/09/spdr14.pdf>

⁴⁴ Wong, S. and Guggenheim, S., 2018. *Community-Driven Development: Myths and Realities. Social, Urban, Rural and Resilience Global Practice.*

All communities must establish a process for disaster management and risk-reduction developing these skills and awareness will help in resilience and adaptiveness to climate change and other socio-political disruptions

CLD chapters catalyze processes to realize these goals by organizing activities like:

- Share and learn from others about their methodologies for community mobilization and promote the science of CLD using a shared language and analytic framework
- Surveying the national policies that exist to study how relevant and conducive they are to a CLD approach and its ecosystem
- Producing regular research with evidence to provide decision-makers with additional data to consider integrating approaches to development issues
- Strengthening relations with stakeholders and champion of CLD like relevant ministries and other organizations or institutions that can advance the vision of CLD together
- Visits to communities that are practicing CLD to prove the efficiency of the model because seeing is believing
- National scale-up by making collaboration and association with other organizations and local government for larger pilot programs
- Technical capacity support to governments and communities to ensure that systems are inclusive and inculcate everyone to be involved without anyone being left behind
- Improving laws, policies and programs to enable the scale of CLD

The establishment of a CLD project begins by setting up two kinds of partnerships within each country for collective impact:

Advocacy partnership where the civil society engages with the national government to decentralize administration and devolve a fair share of public resources to the community level

Facilitation partnership where the organization would demonstrate the process by which the citizens can achieve goals that would develop their community The thought process behind this dual partnership-based model is to ensure that first capacity and commitment building happening towards the CLD and then the process of scaling it to a nationwide program can be achieved.

The movement for CLD began with The Hunger Project winning a grant in 2011 from the UN Democracy Fund to create a community practice. Through the initial trial and conferences convened, it was clear that the new literature forming around community-led development was a better term and theory to explain what the project wanted to stand for. The idea of CLD thus grew embracing the growing success of World Bank-funded CDD and putting it together with the non-donor-funded self-reliant social movements that were locally existing in various regions⁴⁵.

45 *The Movement for Community-led Development. 2021. History of this Movement.* <https://mclد.org/history-of-this-movement/>

Chapter 3: The Heifer Model

Heifer International's Values-Based Holistic Community Development (VBHCD) Cornerstones for Just and Sustainable Development

VBHCD is a “holistic development approach focusing on total community transformation and grounded in societal values or principles.” This model works on the central belief that all aspects of community development are interconnected and an impact in one aspect reflects in other aspects. When we take human development from a holistic view, there are at least 5 ways to look at individuals: (1) the groups and communities in which they exist, (2) the physical aspect of well-being and local environment, (3) the mental aspect of knowledge, skills, education, attitudes and identity, (4) the spiritual part about faith, belief systems, their values and ethics, (5) the social aspect of relationships, mutual support and cooperation and finally, the ecological aspect about valuing and respecting the natural world⁴⁶. The model itself is grouped into four parts to help in the implementation process: part one focuses on self-help groups and savings, part two focuses on holistic visioning, planning and monitoring, part three focuses on physical inputs and technical training and part four focuses on building capacity and raising awareness.

The foundation and key components of the VBHCD model rest on the time-tested 12 Cornerstones for Just and Sustainable Development. The 12 guiding principles become the framework as per which, the project participants prepare and develop their attitudes, behavior and skills to improve their own lives and also help transform their communities. The intended result of applying these components is to create an empowered group that holds a clear vision and has the skills necessary to lead their community development.

The model of community development used by HI, the VBHCD model, is grounded in a philosophical framework called the 12 Cornerstones which are a set of principles and practices that have been identified through international development work around the world. They all have to be put into practice together for holistic development to become a reality. All stakeholders in the project have to use the Cornerstones as a framework to vision, plan and monitor the work. Heifer has not provided a rigid set of definitions as to what these individual Cornerstones may mean, instead, through training and constant reviews they allow the participants to individually reach a collective understanding of each Cornerstone as per their context. The following is a brief description of all the Cornerstones:

Passing on the gift - This Cornerstone is at the heart of all the 12 Cornerstones. Each family while receiving an animal from Heifer signs a contract to pass on an offspring of that animal to another family in need, along with the training and skills that they acquired. Sometimes project participants of a region or community gather in one place and hold a ceremony when they pass on animals. The spirit of giving strengthens the feeling of responsibility and community among the people, as they understand how their role as a donor can impact another family especially because they have themselves experienced the same impact when Heifer gifted them the animal or someone else donated their animal's offspring to them, it is a great practice to ensure continuity.

⁴⁶ Aaker, Jerry (in press) *The Heifer Model: Cornerstones Values-Based Development*. Little Rock, AR: Heifer International.

Accountability - The structure in which Heifer has set its project, ensures that there is a constant give and take between all stakeholders so there is a sense of accountability across the various levels at which the project is operating and between all parties. Within a project group, all members ensure they are participating fully and engaging in all responsibilities while also being effective in managing funds, practicing group values and Cornerstones, fulfilling their commitments and holding self-reviews. At the project partner level, accountability is ensured by helping build capacity and awareness within the project group through training and support and fulfilling their commitments. The country program office is accountable to the project participants and project partners by providing resources, policies and guidelines and liaising with the government to provide governmental support and provisions. The office is also accountable to HI, the government with which they are working as well as the donors to ensure quality work at all levels by following the requirements and goals. Assessments and evaluations are also undertaken by the office to further ensure the quality of Heifer's work.

Sharing and caring - The belief behind this Cornerstone is that if people are committed to sharing what they have and care about others, global problems can be solved. This Cornerstone has also helped bring some resolutions to other social issues like caste-based differentiation and discrimination. Many project participants of different castes who would not have associated with each other and treated lower castes as untouchables now sit together for meals, help each other and envision and plan a shared future together for their community. It also contributes to other Cornerstones by helping build good values and attitudes proving the interconnectedness of Cornerstones

Sustainability and self-reliance - Projects must be set and operationalized in a way that they create the least amount of dependency and allow for sustainable and self-reliant structure and mindset to grow. Before a project begins, Heifer ensures

that the women come together to form a self-help group with the first task of managing group funds to build commitment and self-help. Throughout the project, the participants are introduced to a variety of tools that would help them envision, plan and assess their future and progress. Training, practices like passing on the gift, sustainable resources that can provide long term security of education, health care, housing, diversification of activities and resources to build self-reliance by planning and assessing what is within their capacity and what needs to be outsourced to Heifer or other organizations, short term funding such that Heifer gets them started but they are then expected to have built themselves up in a way that they can support themselves without help from Heifer, this helps build capacity because the participants are aware that Heifer will pull out after sometime. Because of this, project groups often can join together and scale up to a level that they become separate organizations, sometimes even becoming partners with Heifer or set up focused cooperatives. Project partners are also supported with capacity building to become self-sustaining organizations.

Improved animal management - Heifer lists out the benefits from livestock and then assesses what the essential ingredients would be to ensure livestock management and then invests into building those capacities. Participants are trained in manure production, fodder and forage cultivation, animal health care and are also provided support from services like animal health workers. There is awareness around humane treatment of animals also being built when animal management interacts with the training of sharing and caring Cornerstone.

Nutrition and income - Livestock contributes to human nutrition and also becomes a living savings account providing profits, generating income for education, health care, housing and emergencies and they also provide long term economic security. The nutrition helps the participants be healthy, consuming more protein-rich food contributing energy and health to be invested into farming, livestock and poultry. The income thus generated

helps project participants build economic investments like purchasing land, building concrete houses, building toilets, building improved houses or sheds etc.

Gender and family focus - Heifer supports full and equitable development of both men and women to enhance personal development in a value-based approach to build the potential of, especially women, who are unable to do much outside their socially determined roles. They do so by providing gender-sensitive training and awareness sessions that prompt gender equity by helping the community realize the potential of women and how their economic participation can empower the entire family and thus, the community at large. Heifer also focuses on girls' education, due to the affordability issues arising from poverty the families of project participants end up only investing in educating the boys while expecting the girls to be married off. Heifer strongly believes that educating girls can empower many aspects that become economic and welfare support systems of the community. There are one-year scholarships with which Heifer helps families before animals start bringing in an income, post which they commit to providing funds to continue the education of girls. Gender-sensitive training and awareness has also helped in changing mindsets at home.

Genuine need and justice - Heifer works with people who truly need an opportunity to improve the quality of their lives and who can benefit from modest support. They work with marginalized communities who deal with issues of poverty, hunger, malnutrition, illness, unemployment, lack of educational opportunity or other means to better their conditions. Within these marginalized communities there are various subgroups based on caste, ethnicities, religions, socioeconomic levels etc, the project caters to all groups and hopes to build community solidarity and end discrimination. This Cornerstone is thus applied to decide who may benefit from loans or pass-on animals instead of operating on familiarities like relatives or friends and bias.

Improving the environment - Heifer projects ensure that their projects have one or more positive impacts on the environment while constantly trying to not cause harm. They worked on issues of sanitation and pollution by fixing the problem of the absence of toilets and latrines - through the awareness from the Cornerstone, the community worked on spreading information about the importance of hygiene and sanitation, as a result, every house in the community has a toilet or pit latrine. Heifer has also assisted the community when they wished to launch reforestation for this, participants established fodder nursery and invested in fodder and forage cultivation within their farmland to prevent cattle grazing in forest land or clearing forest land to create grazing land, some communities are going plastic-free while others are using biogas stoves.

Full participation - For Heifer full participation is when the ownership of envisioning, planning and implementing a project to build a better life for themselves is in the hands of the project participants, this is a way to ensure that the decisions are not taken by anyone who is not to live with the results or consequences of those decisions. If the future of participants is to be built, such that their living conditions improve, they are the best catalysts to lead projects that will guarantee to focus on those very issues that restrict their growth, find alternatives or measures that will help resolve any problems that are hurdles in their development, plan strategies to create sustainable structures using the training pieces and tools provided by Heifer. This Cornerstone also ensures that full participation also means an inclusive approach without any discrimination towards members of any identity groups.

Training and education - Heifer Nepal (HN) understand the importance of training and education to build self-reliance and therefore, their programs promote girls' education, adult literacy and other technical and non-technical training essential for project groups and partners that will assist them in awareness about the value chains and

income-generating endeavors they partake in. The training is based on adult learning and experiential education, as adults can learn from each other. Core training that is provided to participants includes Cornerstones, values-based literacy, gender sensitivity and other technology-based and finance based literacy. Sometimes project groups request training that matches their objectives but also those that go beyond just the project focused ones like HIV/AIDS prevention, reproductive health, personal finances etc. Project partners also undergo various training like Cornerstones, VBHCD, planning and project development.

Spirituality - Spirituality is deeply personal but is something that prevails among everyone regardless of religion or beliefs, the idea through this Cornerstone is to focus on the welfare of humankind and the relationship between all living beings. Sharing values, reflections help create strong bonds and bring them together. This Cornerstone has also proven to have helped a lot with removing prejudices and hatred between certain groups or towards certain groups as well as ending discrimination based on other social norms especially those to do with gender and patriarchal norms.

Implementing VBHCD

Self-help groups and savings:

1.1 Self-help groups - Nepal has a history of NGOs and governmental agencies promoting the formation of self-help groups around a common purpose, this is because there is evidence that when a group of people come together to work on an objective there is a solidarity that is built, the collective strength and influence help in the belief of a possibility, it becomes a space to share financial, human and other material resources and also builds knowledge and skills among the members. Heifer Nepal (HN) has built its community development work with these self-help groups being the vehicle guiding the project, they become a collective space to set the foundation stone and bring the Cornerstones

alive and sustain them even after Heifer's direct involvement and funding ends. If there are existing SHGs in the community they often approach Heifer project partners for assistance, other times the groups have to be formed. For this, out of the possible many self-help groups that are formed in communities dominated by impoverished people, one group is selected for the original placement of animals, training and resources from HN/partners and then the subsequent groups benefit from the passing on the gift strategy of animals as well as resources and training by the original group. When groups are formed, the members living in geographic proximity come together with 15-25 members, each representing a household. HN works with communities dominated by impoverished people, one group is selected for the original placement of animals, training and resources from HN/partners and then the subsequent groups benefit from the passing on the gift strategy of animals as well as resources and training by the original group. When groups are formed, the members living in geographic proximity come together with 15-25 members, each representing a household. HN works with those most in need and brings all families within that marginalized community together, the creation of these groups is inclusive such that individuals from various ethnic groups, castes, religions present in that community come together avoiding any divisiveness that can grow from singling out a family or group for assistance. Even those members who are relatively privileged in that community are included in the project group to break stereotypes and discrimination and further encourage sharing of resources as per what each member has to offer. HN has found that building the self-esteem and capacity of women in the community helps develop the entire community, thus, women are the direct participants through whom the entire family benefits from the project. The making of women-only groups is critical in providing the safe space required for women to become empowered. Men are also involved in training and project activities, but unless their control over women is not addressed, they will not understand the value of their spouse's work. Men gain knowledge, skills

and access to resources through their wives and often start enterprises by the benefits they receive from their wives being part of the groups. Before HN engages in a project, the SHG must prove their commitment to helping themselves and their willingness to pass on the gift; they do this by starting and managing small savings and credit fund with their contributions for six months. If they are successful in committing and maintaining that savings and fund experiment, the Heifer partner approaches HN with a proposal defining what Heifer can assist with and then the funding is sent to start the project with the group. Once established, capacity building and strengthening the group to function effectively on its own becomes the top priority and so, various training like group management, Cornerstones, values-based literacy, gender sensitivity are given to the group and other learning opportunities like co-mentoring, regular monthly meetings, self-review are undertaken to develop skills of leadership, reflection, critical thinking, analysis and planning so that the group is equipped to organize themselves with the ability to move toward a collective goal. Once the group is formally set up for the project work to begin and training have been started, the group eventually evolves to become small influential units in the community, there are four stages - as explained by organizational management author and philosopher, Charles Handy, that the group will go through⁴⁷: “forming stage” is when the different individuals are coming together with their agenda and expertise with little or no shared experience, they do not know each other so there is a lack of trust, self-esteem to speak up and share in the collective space and lack of hope to be able to envision as a group, there will also be familial expectations and social norms that would cause hurdles in their ability to participate properly and their literacy level might become another factor in the nature or extent of their participation. “Storming stage” is when the individuals are a bit more familiar with each other, but their personal values, principles and agendas

may be challenged as they understand roles and responsibilities, objectives and how they will work together. This is when conflicts will arise among the members and the lack of unity will reflect, until a common ground can be found that will bring their focus to a shared purpose and in some cases group collapse or dropout may occur. In the “norming stage”, the members have more clarity on the roles and relations they will share in the group and would have established a shared vision, their group identity and norms of behavior would be clearer and as they now know each other better, the group will settle and form rules to organize themselves with shared trust and hope. Finally, they reach the “performing stage” when the group is finally in order and ready to focus on output, tasks, insights, solutions and the confidence of the group would be strong enough to take decisions as well as risks to try new ideas, this stage sees the evidence of the group mechanism as the group will notice significant changes in their own lives and how they are influencing transformation in the community. If the performing stage is very strong, the groups might even become motivated to take initiative not only for their objectives but also in mentoring and training other groups.

The SHGs are managed through social mobilisers who act as a bridge between the project group and the project partner, they are usually from the local community and become staff members of the partner organization. They are officers who are appointed within the group to ensure leadership is present, the positions keep rotating so that all members have the opportunity to enhance their leadership skills and they are responsible for the conduct of meetings that are held every month for training, project activity planning and working out the savings and funds, meetings of self-review to assess progress and make plans moving forward. To exemplify, Bhim Kumari Mahato, who could not even write her name, would hesitate from even greeting another member of the community; she

47 Pretty, J.N., Guijt, I., Scoones, I & Thompson, J. (1995) *Participatory Learning & Action: A Trainer's Guide*. London: International Institute for Environment & Development.

then heard of the SHG in her area and decided to join them. She learnt to write her name, got training in livestock farming and now has a strong sense of contribution to the development of her community and is now a budding entrepreneur. Just like Bhim, many women who were deprived of education and other opportunities, bound by social and patriarchal norms and had no confidence to socialize with their neighbors, after joining SHGs in their area and getting support from Heifer are successfully bringing steady income to their families and are confident in their ability to turn their backyard farm and animal shed to cooperatives and enterprises.

1.2 Savings and credit fund - The first task that an SHG undertakes before entering the project with Heifer is to start a group fund with monthly contributions from all women. The amount is usually the maximum all members can afford; during the monthly meeting this contribution is collected and with bookkeeping training by project partners two members of the group, generally, the treasurer and the secretary keep a track of the savings, loans and interest in a passbook and deposit the collected money in an account in a local bank. For people who have always lived hand-to-mouth, saving is a new concept and so, dealing with banks, new people outside the community and giving their money to be put in a bank become daunting at first. The amount of the group fund grows as interest gets added to the principal amount, the contribution from members that get added monthly which increases as the income of the women increases through project work and women of the groups undertake additional methods to grow their funds like collective work on farms, ritual and event-based contribution as an optional opportunity, micro-enterprises as well as building community farms. This fund is managed through internal interest rates and loan payment schedules, that may be set higher or lower than bank loan rates. When members pay back a loan they took from the group, they don't mind paying the bank rate since the interest adds to the growth of the group fund; this rationale has proved effective as HN has seen a repayment rate of 100 percent with no defaults. In case there is an emergency and a poor member is finding it difficult

to repay the loan, the group decides to donate to that member instead of giving out another loan. The group also has the power to decide and determine the priorities for lending, with the training on genuine need and justice Cornerstone, the groups now give out loans based on genuine need and then prioritize the lending. The most common loan priorities include emergencies like illness, loans for the launch of revenue-generating projects or loans to pay school fees. With group treasurers trained in bookkeeping, Heifer does not have to worry about appointing external unfamiliar officers to groups to handle their money. The values-based literacy program was started by Heifer as a result of recognizing that at least one member in the group should be literate to manage the financial records of the group with additional literacy, training and resources being provided to support them. As the fund keeps growing, the project participants start making decisions about investing the funds into activities, keeping some available for loan purposes and setting some aside for restricted funds like putting money aside to fund youth programs, educational scholarships or for emergencies. The impact of this fund system that works internally, controlled by the project participants themselves, is that they become financially responsible with an understanding of savings, loans and returns of investments and with management and financial literacy and training they can envision scaling up their farms and dairies into enterprises. Another micro impact is that with loans and such credit support systems in place, the project participants can put the boost into meeting basic needs like electricity in the house, starting a small shop for additional income, starting a shop or farming to secure their ability to take care of themselves and their family etc. Sometimes, groups come together to combine their funds for concerns that are faced by the larger community, like the community of Belsi48 combined their funds to build a dam to prevent flooding, built a community center so they do not have to meet in the sun, installed a telephone line - the only one in the whole region, they are all literate, now have money to send all their children to school, built latrines and toilets in every household - these are all proof that when women find collective

spaces such as these with adequate support and training to back them, the entire community can benefit from it. Holistic visioning, planning and monitoring: One of the most important aspects of the VBHCD model is that you build the capacity of project groups such that they become self-reliant and can envision, plan and manage their futures with and without funding from Heifer. There are skill sets that need to be developed in the members such as the ability to assess the current situation, envision a future as per what can be done to better the situation or find solutions to problems being faced in the current reality - guided by the values of the group, developing strategic plans with goals, objectives and actions to reach the vision, identifying resources and management model to help achieve their objectives, reviewing and analyzing the progress made and regrouping to make plans. The project groups begin learning these skills at the beginning of the project period and continue developing over time. Considering that the communities that work with Heifer projects have lived hand-to-mouth for so long, they have never had the luxury to plan their future, hence, the level of visioning and planning of the groups is initially very limited. Over time the vision and planning of the groups become more holistic as they constantly evolve by learning,

by learning, implementing, and assessing. In the beginning, the community members are driven by the awareness that Heifer provides support through livestock and technical training for livestock

management, with that limited vision in mind, they start joining the SHGs. Once an SHG becomes a Heifer project group, they start participating in Cornerstones training, VBHCD model training etc. which acquaints them with a broader outlook of vision and plan for the group, their thinking becomes more holistic and project participants start including activities beyond livestock. This expansion in vision and the shift in the outlook of their plans - from personal income generation to ownership of work for a better standard of life, is where the community development lies. The Cornerstones training sessions first focuses on personal leadership so that there is an impact on the individual behavior, attitude and personal values to integrate them into a group setting to find a common ground, then Heifer introduces the 12 Cornerstones for Just and Sustainable Development, then values-based planning and management is introduced to define the situation, envision a shared future, plan, manage and monitor the action plan. The Cornerstones training helps the project participants to be able to see and articulate possibilities which enable a channeling of their energy and plans. As part of capacity building, every project group also undertakes participatory self-review and planning every four months to review their progress, analyze the results they have and make new plans keeping the Cornerstones as the framework. As steps to doing this review, each group reviews the Cornerstones, the existing context of their personal lives, group and community, the indicators or reference points to assess each

48 *The women of Belsi shared a common story. After days of sowing, waiting and harvesting the crops with the hope to feed the empty stomach of their children, they would watch as landowners and traditional money-lenders would gather their harvest, load them onto trucks and drive away. Borrowing money from banks required collateral which was not a viable option for them, so they would turn to money lenders and wealthier people in the community - the landowners, who would charge exorbitant interest rates. Illiterate and unable to calculate, they would feel helpless watching their entire harvests being taken away. They would go house to house to beg for food to meet their families' basic needs, barely able to feed their children, most families could not afford to send their children to school. Those who could manage the school fees would only send the boys while marriage was considered more important for girls. The women of Belsi lacked self-esteem as they were only identified by their gender roles, "wife of" or "mother of". With the bounds of patriarchy, they could not leave the house without the permission of their husbands, would feel low self-worth, hung their heads in front of strangers and shut their doors in the presence of strangers.*

Cornerstone and objective is reviewed, the scale of Cornerstones is reviewed keeping the growth cycle of a tree - sapling, full-grown tree, fruit-bearing tree - to breakdown and understand the community development process. After this, each Cornerstone is rated by each project participant through self-reflection about their practice of the Cornerstones and the rating is then tabulated to be interpreted and reflected upon to make an informed action plan for the future. This reinforces the values and Cornerstones, and the vision, plan and monitoring skills of the participants get honed, leading to efficient holistic understanding and vision for self and community.

The Lekbeshi cooperative is a fine example of resilience that allows project participants/groups to move beyond hurdles and feel confident in their ability to find solutions and alternatives. Once the COVID lockdown was imposed in Nepal, the farmers did not know how to sell their farm produce since markets were closed and movement was restricted, their produce started to rot. The cooperative was determined to help the farmers, so they did not face huge economic loss, the cooperative came together and started agri-ambulance. They got the required permit for pick-up trucks which they arranged and started collecting fresh produce from farmers to be delivered directly to consumers. This ensured continuity of livelihood to farmers despite the lockdown, consumers got a continuous supply for fresh produce at their doorstep, it gave better prices to the farmers for the veggies by removing the middle person, lowered the price for consumers as they could not directly procure fresh farm produce without any middle charges. And the co-op agreed that they should invest in vehicles to continue this system of transporting veggies from farmers to consumers.

Physical inputs and technical training: Before an SHG become an official HN project group, there is a discussion that happens between the project partner, HN program staff and the SHG members to create a project proposal that would be submitted to HN for approval. The action plan of the proposal contains three aspects: one, activities that can be

done by the project group themselves without any external help, two, activities that Heifer can help with and three, activities that other organizations will assist with. Heifer's role is typically the provision of livestock, improved technology and technical training. Heifer has provided a diverse set of animals to the families and communities under the project, like water buffalo, goats, sheep, chickens, pigs and rabbits; the provision of these animals to families that depend on their small-scale farms has diverse roles and benefits like money, both as liquid assets and the animals are also living savings banks, they provide milk for nutrition and income to the family, they provide meat for nutrition, manure that can be used as fertilizer and can be used for biogas, they bring draft power to the farm, give motivation to small-scale farmers by becoming a new source of living capital to the family's sustenance and also provide additional income through materials like wool from sheep and other fibers that can be sold. The project partners help the project participants and project groups decide which species and breed may be best suited for their requirements and the area, in a way that they become vital parts of farm activities without causing additional burden on the family or the farm resources. Since animal rearing and other such agricultural activities are the traditional practices in Nepal, Heifer's help with improved technology and with additional training assists the farmers to improve crop yield and production. Heifer's provision of improved technology depends on the appropriate need of the project group, depending on the situation and the environment; it may include cooking stoves, fences, biogas units, zero-grazing systems and improved seeds and fodder plants. Technical training helps farmers be more efficient and engage in practices that optimize income, health and management of the farm and livestock and reduce costs. Training in improved shed management, fodder and forage planting, mineral blocks for animals, balanced ratio of feed for proper growth, irrigation, pest management, organic farming, manure management and vermin composting are provided to farmers. In addition to inputs and training, Heifer also trains members to be service providers like village animal health workers (VAHW)

who are responsible for training and providing services to the project group members. The tools and basic veterinary equipment are provided to the VAHW, who maintains a small store that carries the equipment and meds which is established with the help of a revolving fund by HN.

Improved animal management training ensures that the farmers have adequate knowledge and training of the core ingredients to successful livestock management which includes feed, water, shelter, reproductive efficiency and health care. The training includes a curriculum that covers topics of animal husbandry, animal well-being, caring for animals, shed management, animal nutrition and record-keeping of vaccinations, births, milk production etc. When farmers are about to receive animals from Heifer, there is preparation work that project participants need to do for the arrival of the animals by constructing shelters and ensuring enough food and resources are available. Heifer acquires animals from the local market to help the local economy. Through the genuine need and justice Cornerstone, the project group decides who will receive the first animals and each project then starts an animal insurance fund to lessen the burden on the farmer in case of any loss, this system sustains itself through the passing on the gift methodology to reach more families and project groups, without having to depend on Heifer alone to provide the first animals. Depending on the vision, goals and needs of different project groups, Heifer provides other technical training like HIV/AIDS prevention, herb cultivation, marketing skills, personal finances etc.

Arunjyoti cooperative and Parishramik cooperative are examples of how these technical training are vital and can also become sources of support and income on their own accord. The Arunjyoti co-op realized that even though the lockdown in Nepal they could become essential support systems to the farmers who now could feel isolated and helpless due to movement restrictions. Even with the lockdown restrictions when farmers would call for assistance with animal health concerns like complicated labor or deteriorating condition, the

co-op would arrive regardless of what time it was and would provide pro-bono services to the farmers. When most of the co-ops in the country closed down, the Arunjyoti co-op found out that farmers requiring animal health services would be left out, so they not only remained operational through the lockdown, they also provided their services pro-bono and later on they made the smart move of shifting its office to the village itself. The Parishramik co-op on the other hand, after receiving animal well-being training realized the need to have a constant supply of fodder and forage to increase animal productivity and make goat enterprise profit-generating. They received 32 hectares of land from Community Forest Users Group and are using it as a source of fodder for farms and a resource center to expand the fodder and forage coverage. They are investing their efforts into the 'care for the earth' Cornerstone by ensuring that every piece of barren land is covered with some species of plants. They are now an established fodder and forage cooperative that is on the way to branding and marketing their produce to local farmers.

Building capacity and raising awareness: The SHG or project groups are the backbone of the VBHCD model and without a strong group, sustainable community transformation cannot take place, while groups are strengthened in many ways as previously noted, group management training is of utmost importance to ensure that a group can function effectively. The social mobiliser facilitates this training through a curriculum that combines theoretical and experiential techniques and trains members on concerns about group formation and management, stages of group development, savings and funds, other resources, conflict management, leadership, record keeping and relationship building. Group management training improves participation in project groups, better relationships among members, conflict resolution skills, learning financial skills like mobilising funds and understanding group roles and responsibilities.

Gender sensitivity training is provided to project partners, project participants and their husbands to raise awareness of gender being a culturally

derived concept, that gender role are not fixed but fluid, sexual division of labour and gender as a core development issue. Gender equity is approached from a family focus to help the women in the family setting to learn about equal opportunities resulting in stronger family units thus benefiting group members. Social mobilisers hold this training with a curriculum that includes gendered analysis of daily work, advantages of collective work, understanding terms like gender vs sex, development of women, women's status, access and control of resources from a gendered perspective and community development and importance of women's involvement in it. Impact of gender sensitivity training includes decrease in domestic violence, more equal distribution of household chores, husbands becoming more supportive and encouraging an increase in the number of boys and girls attending school.

Women acquire skills, increase their income and make positive changes in their lives, many of them find their determination impeded by one factor - illiteracy. As project participants, women have often found themselves unable to identify numbers, read information, sign their names, resulting in low self-esteem and confidence issues that impact their ability to participate fully in group activities and taking initiative. Being a part of the project means they will have to manage their funds, sign in multiple places, fill out bank forms - all of which would become hurdles in their everyday functioning because there is an important link between literacy, critical awareness and development. If women cannot read and write, they won't be able to fully utilise many resources and training that are available to them to transform their economic condition. Value-based literacy program (VBLP) is, therefore, an important part of the VBHCD model. The VBLP is a year-long commitment and it targets women between the age of 15 and

45. The classes usually comprise women from the same project group or the same geographical area, to ensure there is bonding, sharing and learning from one another. Sometimes women with a minimum grade 10 education, good public

speaking skills, genuine understanding of helping the group and commitment to the duration of the program are selected and trained to be VBLP facilitators to become catalysts in providing literacy to more women within their groups. A management committee composed of local leaders, group leaders, representatives of partner organizations, local women, social workers and representatives from local ward offices, manage and monitor the VBLP.

Exchange visits, during which one project group visits another, are an educational and motivational experience through which project participants learn new ways of doing things, develop new ideas and gain fresh perspectives. Exchange visits allow the participants to share their knowledge, skills and experiences which broaden their perspectives and world views and motivate them by the discussion of successful work. Once visits are done the participants also get to implement best practices and lessons they learned. Post visits, there are follow-up activities that participants undertake including making action plans so that they can incorporate their learnings, writing reports of the visit mentioning the strengths and areas of development of the visit and the project partners monitor the progress after visits, give appropriate advice and support. Through these visits, women learned about portable shops, planting forage and fodder trees, constructing smokeless stoves, planting additional vegetables for additional income, constructing toilets and other such sources of additional income from other women and groups.

Ganga Shrestha used to live a solitary life, completely dependent on her husband travelling and finding viable employment to support her and their two children. She worked the little agricultural land they had but the income was barely enough to contribute to sustenance. She got permission from her husband to join the project group in her region and with livestock and monetary support from Heifer she improved her animal shed and is now an entrepreneur in livestock farming. She also started selling fodder and forage saplings during the COVID lockdown and the quality of her saplings

are famous among fellow farmers and goat entrepreneurs. The highlight of Ganga's story is the change in her social location, breaking patriarchal norms of living a domesticated life dependent on the men to bring in the income to, becoming a decision-maker and earning her own money. The attitude of her husband and men in other families have also changed with more support towards the women going out and bringing in income, starting enterprises. Some men in the families that Heifer works with have stopped their constant travel in search of work and now work in the farm, cooperatives and enterprises their wives have been able to set up.

Impact of VBHCD

HN's VBHCD process helps build empowered groups and there are seven characteristics through which help identify them: means for income generation, access to capital, holistic visioning, planning and monitoring capacity, organizing skills, access to resources, networking skills and enthusiasm to continue to transform their lives and communities. There are three ways in which the impact of VBHCD can be studied: changes that are tangible and easily quantifiable such as increased income levels, improved housing, a healthier environment and better nutrition are the ground-level impacts, attitudinal and behavioral changes at the individual level like enhanced self-esteem, increased acceptance of personal responsibility, greater empathy, are deeper level impact and finally, there are changes that happen in policies and practices as a result of others being influenced by the model called external level impact. External level impact can look like project groups scaling up to becoming registered NGOs to expand their community development, project groups forming registered Cooperatives by joining together with other groups to form stronger expanded markets and organizations that replicate VBHCD after the community transformations in Heifer groups catch the attention of external players across Nepal.

The VBHCD model for a long time has been building the social capital and individual capacity

for sustainable community transformation but taking a detailed look at the stages and process of this model being applied in Nepal, one notices that before community transformation can be imagined, Heifer focuses a lot on personal transformation first. While the donors urge for rigor and data to demonstrate the impact of the projects on the lives of the individuals and communities, they don't adequately capture the personal impact the model has on the participants. Heifer started working with multiple experts to look deeper to understand how the individual's capacity to become a productive actor in the market system has been impacted by the model. One such research was conducted through an exploratory visit in Nepal by Angela Ofori-Atta from the University of Ghana and Kathryn Matchett a former HI Director of Planning and Evaluation.

They intended to identify the personal transformation of project participants from a psychological well-being perspective and the theoretical underpinnings of those changes. The psychosocial impacts emanating from the interrelation of social factors and individual thought and behavior like increased psychological well-being were identified as intentionally cultivated by Heifer through the VBHCD model. In the first stage of the model when the SHG are being formed and vetted to become project groups, there is space and time that Heifer dedicates to letting the group evolve from the mix of individual hopes to a collective thinking ground, that is intentionally reached through various training like the stages of project group formation and strengthening through the developmental stages of a tree, Cornerstones, conflict management, value-based literacy and the like, that invest in developing the individual to automatically reflect in the growth of that group together.

There is evidence of increased resilience and other emotional elements like hope, collective action, innovative thinking, problem-solving, leadership development that Heifer develops through this model. The fact that during self-review, the participants have to individually rate themselves

first to understand how well they utilized and operated on the Cornerstone values and then come together as a group to check the tally and do a group reflection to make better action plans, help in building personal resilience that can then be put together to form a strong collective that helps maintain the resilience together.

The Cornerstones, gender sensitivity training and the inclusive nature of Heifer project groups have helped the participants recognize negative thoughts, problems and hurdles and adopt adaptive practices and problem solve, recognize prejudices and social biases to adopt a mindset of equality, sharing and caring, recognize the tendency of conflict and learn self-regulation and find a middle ground so that the collective nature of the work is not lost in personal preferences. This research was conducted through field trip methodology in 2019 and released in 2020 based on travel through the midwestern development region of Nepal which is an area marked by poor infrastructure, settlements of former bonded laborers and occasional Maoist bombings, barren land, high unemployment, girls denied nutrition and education as compared to boys, patriarchal and rigid family structures with women needing permission to leave the house to widows being blamed for their spouses' death and Dalit and indigenous women facing intersectional discrimination of gender, caste and poverty.

Through the fieldwork, interviews and focus group discussions were held with diverse participants who are involved in the project to understand their autobiographic and demographic data, their reflection on internal changes in behavior, opinion and attitude and what aspects of Heifer's work may have brought them on. By working with women-only SHGs the project provides a safe space for women to learn, share and grow in a male-dominated patriarchal society and its inclusive structure where every family of a community is included in the group regardless of socioeconomic status and other identities, in addition to the Cornerstone training, ensures that the culture of the project itself builds sustainability and resilience. Women finding the confidence to speak in public, finding their voice,

forming opinions, making decisions, managing household finances, contributing to the economy of the household, having their male counterparts share in the household chores, equitable understanding of care for their children regardless of gender, being financially independent, literate, being able to interact and help others - all of these are but some of the examples of changes that have happened due to psychosocial change in the lives of project participants.

Through this detailed understanding of the approach that Heifer International uses to run its project and how the approach is contextualized into the VBHCD model for Nepal, such that it does not seek to impose something completely new and foreign into the country but utilizes the existing practices, systems and outlooks, seeking to help the local communities view a better version of the reality they live and encourage them to own the transformation of their current reality are at the core of community-led development. HI not only seeks to erect a skeletal system but also invests in building value-based relations, enterprises and systems so that they can be built by the community as per their needs and insights. The Cornerstones help the project groups keep the core values at the center as they grow and develop their lives and transform the community. But what is the project itself ?

Chapter 4 : Comparing the Heifer Model with other CLD Models Around the World

WEEMA International⁴⁹

A community -led development organization in Ethiopia that works through a partnership with rural communities to provide safe water, life-saving healthcare, quality education and economic opportunities with the central tool of local leadership and collaboration. Most of the population in the regions where the organization works are subsistence, smallholder farmers who are very vulnerable to the country's cyclical droughts, which are intensifying due to climate change. The organization was established in 2011 as "Mudula Water" to bring clean water to the people who were living in Mudula and the results of this project were quite profound as it enabled hundreds of women to focus countless hours on schooling, farm work, care for the family instead of travelling many kilometers to collect water. The success of this process led to community members identifying other community needs and they started reaching out to the founder of WEEMA with the other social and structural concerns.

In 2013, the organization expanded its scope to a more holistic community-led approach and named itself WEEMA because the word in a local language means wholeness and fulfilment, which became the core values of their work. The organization's name now represents the core areas of work it is involved in water, education, economic empowerment, medical care and alliance with communities. It thus became the first development organization in Ethiopia to ask the local community what they needed. At the center of the holistic approach that WEEMA uses in the country is community wellbeing because community wellness represents strong public sectors like schools, hospitals, water services and it denotes decent livelihoods, equal opportunity, climate resilience, active and engaged citizenry and government accountability. The work

that the organization undertakes uses four lenses to address issues of equity, demographic shifts and climate change:

Gender: Women and girls are identified as agents of change in the community, therefore, there are specific programs that WEEMA provides on women like SHGs, maternal and child health. The gender lens is also applied across all the work that happens in the community to elevate women's voices and leadership. Women are recognized as drivers of sustainable development and powerful agents who can dictate change and there is evidence from around the world that proves that when women are invested in and empowered, a ripple effect happens and its benefits affect not only in uplifting those individual women but also has transformative effects on the families they come from, the community they belong to and the country they live in.

Inclusion: As one of the cornerstones of WEEMA's work, priority is given to educational, economic and leadership opportunities reaching and being accessible to marginalized groups. They also give specific focus to adults and children living with disability within each of their programs and ensure that all content, staffing and decisions are being made keeping intersectional inclusivity at the core. There is a deep understanding that children with disabilities face challenges in obtaining education due to social prejudice, lack of inclusive schools, lack of trained teachers and limited access to public spaces and technology. All of these factors when coupled with financial limitations in families, prevent children with disabilities from attending school in their early life and WEEMA efforts to ensure that their programs are designed in a manner that all children can access it because educating all children leads to them realizing their potential.

49 WEEMA. 2021. WEEMA. <https://weema.org/>

Environment: Ethiopia is vulnerable to the effects of climate change and is witnessing the intensifying effects as the years pass. WEEMA addresses climate and environment in its programs and activities and supports enterprises that are environmentally responsible such as beekeeping, clean cookstoves, inculcates agricultural practices and inputs that respond to drought and invests in protecting local watersheds in the region. Smallholder farming practices are usually environment conscious but the brunt of environmental degradation is felt most by the poor rural people and the extreme weather conditions put pressure on the ecosystem that is conducive for farming and conditions that farmers depend on. Crop failures and livestock death lead to economic loss and undermine food security for the local community, WEEMA recognizes the impact of climate change on rural farmers and inculcates agricultural practices that reduce food waste and establish value chains that are sustainable and efficient.

Youth: Youth unemployment is becoming a significant issue as the population of Ethiopia is rapidly growing. Understanding the percentage of youth population all over the world are mostly concentrated in developing countries and the role that youth can play in building resilience in their communities because of how connected they are and the energy they have at that age, WEEMA invests in education and job opportunities for youth and find innovative solutions to issues faced by them so that they can become assets to their community's social progress and political change.

Work in Ethiopia: Millions in Ethiopia struggle to access safe drinking water in their homes and villages, even with the improvements made by the government, the access is limited to a small percentage of the population. The issue of clean drinking water is a health, economic and gender issue as the responsibility of fetching the way from faraway regions falls on girls and women who lose countless hours of their day that they could invest in education, work and leisure. WEEMA focused on reconstructing the water systems that existed in

the region to provide clean water and trained local water committees to manage these water systems. There is also a lack of access to clean sanitation facilities like toilets or latrines which endangers the health of adults and especially children. With the construction of latrines and inculcation of hygienic practices in school. Sanitation education is provided to health workers and community leaders who then disseminate the information to the community. Concerning education, WEEMA supports access to pre-primary education which is not common in most local communities and invests in teacher training, developing educational materials and infrastructures like libraries, labs and supplies and ensures the instruction to be in the mother tongue of the region.

Local leaders become frontrunners in helping change mindsets of the local community and encourage them to send children with disabilities to school and WEEMA invests in equipping schools and teachers to be able to teach and support them. Lifelong learning is important to the work on education because of which WEEMA builds public libraries with access to resource books, study spaces, reading rooms and computer centers with internet access. Special focus is given to menstrual education to help destigmatize it and also distributes sanitary pads to girls who attend school while menstruating as a measure to further encourage girls' education and indirectly creating a safe and support structure so that menstruation does not become a point of hesitation for girls to attend school. Women's SHG are established, and women are trained in savings, business entrepreneurship and mutual empowerment to become leaders of change and transformation in their community. Environment-friendly entrepreneurial activities like honey production are encouraged by forming local beekeeping cooperatives, providing specialized training and access to modern equipment. WEEMA builds alliances with people with disabilities to help them form associations that become a space of collective force so they can attain political representation and increased economic opportunities so that they can contribute to the development of their community while promoting

greater acceptance and inclusion. Finally, WEEMA has worked to improve maternal and infant health by providing medical equipment and training so that community members themselves can be the ones saving the lives of women and babies. Frontline health workers are trained in mobile digital tools so they can provide more effective healthcare and through a partnership with other organizations like the Himalayan Cataract Project, WEEMA hosts campaigns that assist and equip medical practitioners in the community to increase health care in issues that are common to the community.

The Hunger Project (THP)⁵⁰

“Communities are at the heart of the solution to world hunger”

THP believes that development lies within communities where women, men and youth can find their voice, assert their rights and mobilize action to achieve their interests and aspirations. Looking at the Sustainable Development Goals (SDG) that were set up by UN General Assembly in 2015 includes goal number 16 which calls for building participatory, effective and accountable institutions at all levels and THP believes that the start to fulfil this goal must be at the level that is closest to the people and local communities. The Project depends on the step-by-step method that is community-led development to take this vision forward in ensuring that people can use this opportunity to gain the self-reliant progress that they lead. CLD for THP is a gender-focused and transformative process that is more than participatory projects because it requires long-term investment and process with local communities to empower them and change mindsets that restrict them from taking effective action that uplifts every member of the community. THP adapts its approach to meet the contextual needs and local challenges of where their projects are based but three pillars are the foundation for all their programs⁵¹:

Start with women: Social norms place the responsibility for meeting the basic needs of the family on women and yet women are systematically denied the resources, freedom and information to fulfil this responsibility. Women are the majority of the world's poor, world's illiterate, out of school children, inflicted with diseases like HIV/AIDS. There is a lot of evidence and study on the concept that when women are supported and empowered, it enables the entire society to benefit as they become more resilient. THP, therefore, takes women to be the key agents who will lead the efforts to achieve the goals of ending hunger and poverty.

Mobilize communities: Capacity building, leadership and confidence building are strategies that THP seeks to work on in the community by training and equipping women and men with skills, knowledge and resources that will enable them to take self-reliant actions to transform their lives and the conditions of the communities. Local animators are trained in the communities so they can be spark plugs for local action and as local mobilization kick starts the project delves into substantial and constructive skills like literacy, numeracy, local laws and nutrition. All the work in communities is done by organizing the local members into self-help groups to form a collective strong voice.

Engage local government: THP works in partnership with local government because they are the closest state machinery to the local community and are responsible for their basic needs. Through the partnership, THP ensures that local government is effective, includes and inculcates women's leadership, are directly accountable to the local people and are providing the resources and information that the community need access to. Since THP has a focus on strengthening local government, the work is top-down with efforts to influence state and national laws to shift power to the hands of the local people.

⁵⁰ The Hunger Project. 2021. *Community-Led Development - The Hunger Project*. <https://www.thehungerproject.org.uk/who-we-are/our-approach/community-led-development/>

THP undertakes vision, commitment and action workshops which have a mindset shift at the core to help communities believe that every person has the right to envision and define their development. This village-level workshop equips the people to create their visions and commit to achieving them, they leave the workshop with a short-term project based on local resources to develop self-confidence. THP supports communities to end hunger for themselves by introducing income-generating activities, facilitating self-reliant food banks to stabilize day -to-day food prices in local markets, promoting sustainable farming practices, ensuring access to microfinance, facilitating reforestation and tree planting campaigns to ensure care for the environment, promoting community leadership roles for women and creating functional adult educational programs on literacy and numeracy to help grow their business⁵².

THP India⁵³: Established in India in 1984, THP works across six states now. There is great strength in the constitutionally mandated elected village governance system to meet the basic needs of the people at the local level. THP leverages these local village councils and mobilizes local communities for self-reliant action through one comprehensive strategy called the Panchayati Raj Campaign. In 1992, the Indian Constitution added the 73rd Amendment mandating that one-third of the seats in panchayats/village councils be reserved for women, bringing up the number of women accessing and leading local offices.

THP works to empower these women to be effective and become respected leaders by undertaking capacity-building activities like Women's Leadership Workshops to develop work plans with the elected women representatives for their

communities. These work plans were implemented, and with the increased strength and capacity among the women representatives, they started engaging with local issues at the district and state levels. THP also invested in need-based workshops to enable self-identity of issues and address gaps in leadership development. Through assessment of impact, the representatives began reflecting on their training and started documenting their experience. THP also encourages voter participation among women and the election of women leaders, they conduct a pre-election program called SWEEP (Strengthening Women's Empowerment through Electoral Process) during the final year of the state's panchayat election cycle to help communities identify potential leaders, campaigns, training and distribution of informative pamphlets. THP also encourages the formation of federations among the elected leaders at the block and state levels so that the women can voice their concerns as a collective unit.

The topics around which the women representatives and their federations advocate include the Sumangali Scheme which is a form of bonded labor where a girls' parents -usually from poor and lower caste backgrounds- are persuaded to sign their daughter to be employed in factories for an exchange of bulk money after the contract, a two-child norm which disqualifies a person from contesting election if they have more than two children, the constitutional acts and issues such as malnutrition, violence against women and child rights. The project encourages and supports the women representative's gaining knowledge and awareness of these topics by conducting knowledge-based workshops, Gender Resource centers and campaigns.

51 The Hunger Project. 2021. *Our Approach – The Hunger Project*. <https://thp.org/what-we-do/approach/>

52 The Hunger Project. 2021. *Community-Led Development - The Hunger Project*. <https://www.thehungerproject.org.uk/who-we-are/our-approach/community-led-development/>

Qualitative Differences Between CLD and VBHCD

When assessing evidence in HI's working model in local communities, there are three ways in which the impact of VBHCD can be studied: changes that are tangible and easily quantifiable such as increased income levels, improved housing, a healthier environment and better nutrition are the ground-level impacts, attitudinal and behavioral changes at the individual level like enhanced self-esteem, increased acceptance of personal responsibility, greater empathy, are deeper level impact and finally, there are changes that happen in policies and practices as a result of others being influenced by the model called external level impact.

The external level impact can look like project groups scaling up to becoming registered NGOs to expand their community development, project groups forming registered Cooperatives by joining together with other groups to form stronger expanded markets and organizations that replicate VBHCD after the community transformations in Heifer groups catch the attention of external players across Nepal. Upon close analysis, one may notice that CLD programs and the VBHCD are very similar and are pretty much in alignment when it comes to its methodology, except, the deep focus that the Heifer model gives to building social capital and the step-by-step process they undertake versus a lack of detail orientation when reading about the theoretical framework of CLD. The impact assessment that usually happens in CLD models limit themselves to ground level impacts with some deeper level impact but Heifer goes a few steps further in three ways:

Heifer does not enter the local community and immediately start a process that deals with the community itself, they first build individual capacity that the project participants then can collectively

put together into project group work and activities. When HI asks for community members to first organize themselves into SHGs and manage a small savings and credit fund, they test whether the community members can function together as a group and have the commitment to realize, discuss, deliberate and then work towards a common goal.

But, there is an obvious calculation that Heifer makes at the onset about the possibility that due to unfamiliarity, trust issues, prejudices and personal apprehensions the group may not be able to sustain itself which is why instead of going into the community and directly forming region/ community- based project groups, Heifer gives the community members a chance to see for themselves if they can stand on their own. It is only when they succeed in keeping the group intact and successfully manage self-funded savings and credit fund, does Heifer move into a project and partnership.

This means that there is a due acknowledgement of the fact that when a group is put together for the first time, the individuals each have their agenda, expertise, reservations and aspirations and it will take time and effort before there is a sense of unity and group dynamics. Heifer gives space to the community members to carry their lived realities and how that has shaped them into the SHG and then puts them to task to allow for a shared space where they will challenge each other's perspectives or agendas until they can find a common ground where they realize the potential of the collective.

Heifer realized that the quantitative and data-based impact assessments that most donors urge do not capture the personal impact of the model on the project participants. Therefore, qualitative understanding-based research work was outsourced to get a deeper look into the individual's capacity and transformation to become

53 The Hunger Project. 2021. India – The Hunger Project. <https://thp.org/what-we-do/where-we-work/south-asia/india/>

a productive actor in the local economy and community transformation. One such example is of an exploratory visit in Nepal by Angela Ofori-Atta from the University of Ghana and Kathryn Matchett a former HI Director of Planning and Evaluation to identify the personal transformation of project participants from a psychological well-being perspective and the theoretical underpinnings of those changes. The psychosocial impacts emanating from the interrelation of social factors and individual thought and behavior, like increased psychological well-being, were identified as intentionally cultivated (refer to point one above) by Heifer through the VBHCD model.

There is evidence of increased resilience and other emotional elements like hope, belief in collective action, innovative thinking, problem solving and leadership that can be traced from qualitative analysis, like the slow transition in the language of the project participants when interacting with them and asking them about their project activities, shifting my vision to our vision. Women finding the confidence to speak in public, finding their voice, forming opinions, making decisions, managing household finances, contributing to the economy of the household, having their male counterparts share in the household chores, equitable understanding of care for their children regardless of gender, being financially independent, literate, being able to interact and help others - all of these are but some of the examples of changes that have happened due to psychosocial change in the lives of project participants.

The focus on social capital is essential to the work that Heifer is doing in Nepal and other areas where its active projects are underway. Social capital refers to the community level sharing, caring and management of the resources for the mutual and greater benefit of the individual and community as a whole. Heifer's project work focuses on

both cognitive and structural dimensions to build social capital. Cognitive elements would include community values, social norms, behavior and attitude while structural elements include horizontal and vertical institutions like farmer groups, cooperatives and enterprises. Building and promoting both these aspects ensures that there is increasing solidarity within the community and a growing network between organizations.

The building of social capital is also reflected in the way Heifer encourages the project participants and project groups to scale up their backyard farming into cooperatives and enterprises of their own accord. Heifer strategically works to streamline further institutionalization of project groups into social entrepreneur women's cooperatives (SEWC) which is usually a coming together of multiple project groups to network and expand their value chains and production into a farm or dairy entrepreneurship to increase productivity, production and income. These cooperatives play the role of business hubs and support structures for individual farmers by ensuring input and service supply like credit. This is also reflected in the way Heifer assesses its project impact, they have a specific focus on external level impact where they trace the upscaling of project groups into cooperatives, enterprises and sometimes even a full-fledged organization.

Chapter 5: Heifer International's Project in Nepal - Timeline, Trends and COVID-19 Response

Strengthening Smallholder Enterprises of Livestock Value Chain for Poverty Reduction and Economic Growth (SLVC) Phase I and Phase II

SLVC I - 2012-2017

In Nepal, the constraints on production compounded by smallholder producers' lack of access to the formal food market, have resulted in stagnation of the rural farm enterprises. Before SLVC I, projects were smaller and diverse animal species were brought up and the aim was to reach sustenance, to get the farmers out of hunger. Thus, with the advent of SLVC I, the first milestones were to get social capital and production underway as the immediate objectives. At that time, the projects under Heifer were quite scattered and needed to be consolidated so a scale-up could be imagined. With the advent of new leadership in 2011 within Heifer, the focus was shifted to value chains and the intent changed to long term intervention. Various stakeholders were brought in and consulted because of the long history of goat rearing, as the majority of smallholder farmers had them. Soon the outlook of SLVC I moved to the market side of the value chain with the goal of import substitution, to begin with. From 2012 onwards, HI started consolidating the work that had been done so far into a market based larger project, leading to scale, value chain approach, demand-based market system, farmer organizations in the form of co-ops as the elements. Women's empowerment was always an important component, so the intervention and support was given primarily to women smallholder farmers. There were two challenges that HI had to face, one was of productivity itself which they were constantly trying to invest into and the second was the market since the existing market system was not formal enough to support the value chains and so, a lot of work went into formalizing the markets by making the co-ops strong units that could have

agency and bargaining power.

SLVC I was Heifer International Nepal's flagship project, a milestone that started with a focus on increasing the supply of goat production and milk production in the market system. It was a 5-year project with operations in 30 districts of Nepal. It increased the number of saleable goats and added much more milk into the market system. The project helped increase the average annual income of smallholder farmers by 74%. 197 farmer-owned agri-businesses or co-ops were created thereby establishing a conducive environment for the project participants to profitably engage in the pro-poor wealth creating value chain.

SLVC I made a large investment and created a strong impact to move the members of co-ops to a higher socioeconomic status. However, the transition of smallholder producers and their cooperatives to sustainable, enterprise-oriented market actors remained incomplete.

SLVC II

SLVC II was formulated capitalising on the gains made by SLVC I. The institutions that Heifer formed for women - namely cooperatives, still needed to be mentored because of leadership requirements. A second phase was thus initiated in the same project area. The objective of SLVC II was to strengthen the cooperatives and help them emerge as a business hub, have better access to finance and insurance. HI also wanted to test various technology-based prototypes and see whether they can be scaled up.

A pro-poor wealth creating value chain prototype at scale, primarily dealing with meat goat and dairy value chain along with backyard poultry and vegetables as subsidiary value chain, by connecting smallholder producers to end markets. The project promoted effort towards detail-oriented empowerment by ensuring that each element and step of enterprises by farmers are

supported with better technology and business development guidance, the intention was to scale up enterprises of participating farmers by being enhancers and enablers. It aimed to bring produce from the farm to the plate efficiently and locally by upscaling technology, increasing financial access and business development services. Post SLVC I, it sought to “demonstrate the synergistic relationship between social capital development and market engagement”. With SLVC II the vision was to develop and strengthen inclusive local economies through local entrepreneurs and local enterprises, by equipping socially minded entrepreneurs, especially women, with the skills and resources they need to build and expand farmer-owned agribusinesses, co-ops and social enterprises. As the 2019 Annual Report of Heifer Nepal reads, “SLVC II positions Heifer as a global leader and expert in the goat value chain”.

The main components of the project are aimed at one, strengthening co-ops to become financially viable and sustainable entities - by investing in institutional, governance and financial management, linking producers to the market and ensuring to build a market system that gives all-round support to make the interest areas sustainable, provide business development services to guide farmers in upscaling their farm and backyard efforts into enterprises and creating an enabling environment and two, constantly developing prototypes that are targeted to overcome bottlenecks in the market system to

increase profits and systemic improvement in the industry.

After the first phase of SLVC, it was clear that even if co-ops had been set up and were running well, there was still a strong need for continued mentoring and support to ensure leadership was maintained well. The idea now was to strengthen these co-ops so well that they could operate as business hubs, with access to finance and insurance like networks that would help ensure a stable foundation for sustainability. The hope is that smallholder farmers will gain strength from this organizational set-up, demand-driven supply will be ensured in value chains, market linkages will become transparent and accessible, value addition will keep improving and an overall environment that enables value chains will be created and sustained to ensure that even if Heifer is to withdraw itself, the farmers with the co-op system will be able to stand on their own.

Impact region: 29 districts of Nepal in 6 provinces



- | | | | |
|-------------|-------------|-----------|---------|
| Arghakanchi | Kapilvastu | Pyuthan | Surkhet |
| Baglung | Kaski | Rautahat | Tanahu |
| Banke | Mahottari | Rupandehi | |
| Bardiya | Makawanpu | Salyan | |
| Chitwan | Morang | Saptari | |
| Dang | Nawalparasi | Sarlahi | |
| Dhading | Nuwakot | Sindhuli | |
| Dhanusha | Palpa | Siraha | |
| Jhapa | Parbat | Sunsari | |

HI SLVC II Project Progress Timeline:

Spring 2018

- The project is just being set-up; stakeholders are being finalized.
- The cooperatives are undergoing capacity assessment to inform project intervention from Heifer.
- Financing, partnership opportunities and private sector involvement is being planned
- Virtual Collection centre app is in the testing phase to provide real-time inventory of marketable goats through the app sparking sales plans
- Goat processing as per Nepali market is in focus; local municipalities are in the loop for creation of goat abattoir
- Ministry of livestock development, policymakers, private sector reps, financial institutions, project participants, media are gathered for a workshop and after presenting findings of policy study, the ministry forms a working committee with Heifer rep. The popularity of HI with local beneficiaries and stakeholders helped in disseminating their work through the media.

Spring 2019

- Project is in 80 rural municipalities with 20 partners involved in direct implementation. Livestock insurance is a leap that has been extended to co-ops. External loan provisions are underway with co-ops being linked to 12 banks and financial institutions. Business development services are being provided and it is expediting growth. These services are local demand-driven and are set up in collaboration with the government and government strategy because the goals HI seeks to achieve with the local community are also tied to the national goals.

- Loans and funds are coming into the co-ops. Kisan Credit Card has been introduced in collaboration with a bank to assist farmers with finance and encourage investment in agriculture. Prototype to simplify digital financial service to test Kisan Credit Card and branchless banking launched.
- Collective goat milk marketing begins. Two prototypes related to the production and productivity of goats – Community initiative genetic improvement of goats (CIGIG) and Feeding Support Tool, implemented.
- Prototype to increase the profit of farmers in the goat-meat processing system was created and collaborated with 4 municipalities to prepare proposal and business case of goat processors for co-funding with provincial governments
- Monitoring and coordination committees set up at the local government level, technical coordination committees formed. Media groups are involved in surface issues related to target value chains.

Fall 2019

- Reached 136 co-ops. Scope of improvement in business services identified after assessment of Business Development Services (BDS). 52 co-ops linked to 12 financial institutions for loans.
- Profile of district-level buyers of live goats and dairy animals created to connect local traders with them, connecting co-ops with the market. 4 meat entrepreneur associations formed, giving access to participants to goat processing facilities and meeting government business standards. Memorandum of Understanding with 4 national-level insurance companies to get subsidized insurance for farmers. Tested two prototypes to enhance the market demand and financial services – Comparative Study of Meat-Goat Yields and Simplified Digital Financial Services.
- 129 co-ops connected to local traders for

collective goat sale. 26 co-ops began goat feed production and marketing, and 37 co-ops began mineral block production and marketing. Community animal health workers trained and connected to co-ops. Two prototypes were tested – CIGIG and Feeding Support Tool.

- Product diversification and product branding by starting 4 dedicated co-ops, 2 registered with the government and started selling their products with labelling and 2 are awaiting approval. Prototype to increase farmer profit share in goat meat processing system – Goat Processing Plant Development, plants plans and construction underway.
- Committees to coordinate project implementation and monitoring at rural and municipal levels. Collaborating with the government to form provincial and federal-level coordination committees. Output-based subsidies to small-scale farmers by co-ops. Grant announced by Kalika per family.

Fall 2020

- Out of 154 co-ops, 134 developed management policies and guidelines to meet legal and financial requirements. 90 co-ops provided goat insurance services.
- 80 co-ops linked with banks and financial institutions, 60 received direct loans.
- 12 co-ops established goat meat and dairy collective marketing centers. Provisions to help farmers access financial services. Technology was adopted by project participants – fodder forage resource centers, feed-based improvements, tests and therapy, linked community agro-vet entrepreneurs (CAVEs) with co-ops and digitized agro-vet training, goat sheds and goat vaccines. Heifer collaborated to purchase transport vehicles.
- Participants sold goats, dairy and other agricultural products like turmeric, honey and legumes, two co-ops branded dairy products and turmeric. Marketing plan of breeding

animals and construction of goat processing plant.

- Local government provided subsidies to goat and dairy farmers through co-ops. Grants awarded to construct and operate milk collection centers and to produce high-quality seed animals.

Spring 2021

- Farmer co-ops developed policies and guidelines to manage membership and business affairs. Co-ops working as insurance agents. Co-ops established business relations with traders, transporters, wholesalers and input suppliers.
- Co-ops' collective investment through loans is at \$8.4 million. Heifer successfully linked 101 co-ops with banks.
- Ginger and turmeric are identified as additional value-added products. Heifer encourages co-ops to engage in value addition activities. Registration of breeding goats. Three goat processing plants are under construction.
- Sales based subsidies by the local government came up as a possible venture and 24 local governments implemented it; these subsidies encourage women entrepreneurs to enhance production and productivity at the farm level.

Trends through 2019

Market System Development:

Through the development of a market system, the aim is to bring smallholder farmers to become potential producers because the limited land and resources have been historically restricting the farmers to subsistence farming thus trapping them with no income and poverty. By increasing farm produce and access to market through small measures, investments and prototypes like goat production and productivity training, improved infrastructure, improved input and required services a full-form market model can be achieved.

Inclusive livestock production: Farmers build capacity and grow their farm enterprise with Business Development services provided by the co-ops, helping farmers increase investment, herd size and participate in the livestock market system.

Access to vet services through community agro-vet entrepreneurs (CAVEs): Training, capacity building and equipment support for local vet services.

Promoting fodder chain as an enterprise: Building fodder and forage resources centers locally and building a source within co-ops for fodder and forage to support the livestock enterprise.

Resource center for breeding animals: Community initiative genetic improvement of goats (CIGIG) to promote the production of genetically superior seed goats.

Aggregation through collective marketing: Smallholder farmers sell goats through the co-op after aggregating or bulking in a live weight measurement system. Co-ops link with farmers and negotiate fair prices transparently in the presence of traders as well. This will help in ensuring standard price, increase in profits, decrease in risk of hasty sale with informal traders and also promote collective marketing of other products like vegetables and milk.

Collection centers: Promoting the expansion of milk market, goat meat market and vegetable market through collection centers established by co-ops to minimize the potential loss of produce and profit if individual farmers are linked with markets separately.

Public-private producer partnership for abattoir development: 4 Municipal governments have agreed to set up 4 modern abattoirs. The public sector/government have taken responsibility to set up the abattoir infrastructure due to its social responsibility of the availability of hygienic meat to citizens and the private sector comes from producers and meat entrepreneurs who will manage and operationalize the abattoirs. This will help in generating continuous demand for goats for the smallholder producers.

Climate-Smart Agriculture:

Practices that will enable farming communities to reduce stress on water, land and ecosystem by adjusting existing practices and ensuring sustainable productivity, production and income.

Empowering smallholder farmers:

Smallholder farms are generally more environment friendly as they use fewer resources but building capacity for both livestock and agriculture will help in recycling manure and reducing food waste.

Promoting fodder production: High-quality nutritious fodder and forage can be grown in farms to control grazing and reduce deforestation or degradation as it adds to climate change. Fodder plantation has a positive impact as it retains vegetative cover, improves natural habitat, maintains the microclimate, and reduces soil loss. Fodder plantation inside forest areas will lead to increased vegetation cover thus increasing carbon sequestration.

Livestock insurance: Insurance helps to establish a balance between farmers applying practices that reduce the risk of disease outbreaks with proper health management and the farmers

system to share the load in case of loss. Private sector involvement has been less but the government is invested in promoting it and bringing more loans to women agricultural workers.

Drip irrigation: Promoted since 2016 where water availability is low. It is an efficient irrigation method that maintains adequate soil moisture requiring less input, labor and damage. Climate change will impact water availability more and more. This method currently helps areas with less water, but this water-efficient technology is going to help farmers to buffer and sustain from that consequence.

Barsha pump: Installed in 4 different sites, it has helped farmers to deal with fallow land, drought and water stress and has also helped reduce dependency on fossil fuels (diesel) for irrigation pumps.

Animal breeding: Facilitated farmers to practice selective breeding and crossbreeding enabling them to identify and produce more resilient and productive breeds to help increase profits while reducing resource consumption for unproductive animals.

Organic farming: Home gardens are being trained to use botanical pesticides, composting, use of animal waste and farming methods like crop rotation, companion farming, agroforestry, green manuring etc are being practiced to reduce contribution to climate change.

Access to finance/ Capital deployment

Creating financial linkage between banks and financial institutions and coops. In this model, the co-ops documentation work to apply for a loan,

collection and deposit of the transaction money, loan utilization etc.

Digital Technology in Agriculture

To enhance agricultural practice, input, service and market linkages technology is developed as prototypes and tested on a small scale before upscaling. Information and communication technology (ICT) through mobile and the internet can help access the technology that is developed to further the project. This will increase access to various services, promote market linkages, ensure fair pricing even remotely, maintain and validate quality products and it will save time and resources.⁵⁴ Samuhikbajar.com: Online marketplace created in collaboration with Pathway Technologies that functions as a trading platform for agricultural produce and acts as a bridge between traders and self-help groups/co-ops to market the produce by farmers in a collective manner.

Kisan credit card: In collaboration with Machhapuchhre Bank Ltd. this credit card system was started to help smallholder farmers with finance and also to encourage them to invest in agriculture; this is operational in 14 districts. Virtual collection center app: This app keeps a record of information about sellable goats, their weight and also lets farmers fix fair prices online remotely. Feeding support tool: An app that allows livestock farmers to calculate the least cost of feeding combination fodder/forage to reduce production cost and still maintain optimal animal health.

R&D

'Designing and evaluating innovation for the development of smallholder female livestock co-ops in Nepal' is a project supported by USAID/ Feed the Future innovation lab for livestock systems in

54 Women's literacy is fairly low, especially tech literacy. In Nepal, among women, adult literacy required a lot of resources. The government of Nepal has focused on literacy in a big way but the results aren't very successful. Literacy is still an issue in the areas where Heifer International works. Those who have some literacy are the ones that lead the business plan and financial management. For the others, HI and their local NGO partners looked for who in the family could manage the finances. Gradually the younger women are more capable at reading and writing.

uni of Florida. It aims to improve the income of smallholder goat farmers through improving goat productivity and better market linkage. Such similar initiatives are underway to ensure that at every step of this project there is a lot of background study and research being conducted before piloting and testing any ideas. Interventions on feeding improvement, village animal health worker (VAHW) services and its training was digitized to increase the number of women workers and the idea to create collection centers to increase market linkage through a mobile app are all further examples of research work leading to further prototypes.

New Trend(s) in 2020

Catalytic leverage fund (CaLF) is a capital and resource network that was established to leverage locally originating funds but also leveraging input and support from other elements like community-based organizations, project participants, government agencies, private and international organizations. This plural funding method includes pushing local and smallholder enterprises to access conventional funding outlets like banks and other financial institutions but also mobilizes funds from other sources that can directly reach the project and fulfil project goals by eliminating the sole dependency on donor funds from Heifer, thus, achieving large-scale systemic impact. A CaLF is the sum of capital and resources mobilized by Heifer which is directly attached to the projects on the ground without it going into Heifer's financial books. There are 4 main ways in which this is operationalized:

1. passing on the gift(POG) which is monetary value physical assets passed on during a project
2. philanthropic funds that come from various agencies and organizations that are passed directly to the project
3. informal savings, loans and lending or any funds mobilized by the project participants through

intervention from Heifer which becomes the community participant funds and

4. investments made into companies, organizations etc. in the form of loans, equity etc. intended to generate impact with some financial return.

Therefore, CaLF is a blended finance system that enables sustainable development through additional finance intending to develop a sense of ownership towards the investment in the smallholder farmers. This system works by building harmonious relations with different institutions that are stakeholders in the project. It is not restricted to HI, the flow of cash and kind are manifold, the municipality, the Nepal government, local NGOs, group co-ops, civil society groups all contribute in different ways without having to run everything through HI itself. It is important that to scale, there is a chain of networks being created so that one or few parties do not become the dependent figures and the project can run with an interactive set-up,

Community development is a process where the community members are considered the experts in their lives and communities and their community knowledge, skills and resources are treated as paramount in the conversation on development. They are supported and empowered by external agencies to identify and take collective action on issues and envision the development of their lives and the whole community as per their priorities and interests. Community development is a holistic approach that is based on principles of empowerment, human rights, social inclusion and justice, self-determination and collective action⁵⁵. There are various models, approaches and interventions that community development can look like; largely depending on the socio-political conditions of regions and the mindset of organizations that work in the sector.

55 Smart, J., 2021. *What is community development?*. Child Family Community Australia. <https://aifs.gov.au/cfca/expert-panel-project/what-community-development>

COVID-19 response

When COVID-19 first started affecting people around the world, development projects working on the ground did not expect the pandemic to be with us for so long and have such lasting implications as we see now. The widespread effects of the pandemic and the new social norms that we are experiencing have forced community development projects to think about long-term implications that the communities may have to handle and also plan how they can adapt to the pandemic. There are many direct and indirect effects of the pandemic when it comes to development projects based in local communities. From direct impact like economic and financial loss, halt or drastic reduction of production and sale by farmers, reduced movement and access to active markets, instability or lack of income, debt to indirect impact like feelings of isolation, loneliness, lack of support and solidarity, reduction in the feeling of a collective momentum have become grave concerns for organizations, project partners and community leaders/members. Many CLD organizations have noticed the exacerbation of existing issues such as hunger, poverty, violence against women and communities but they have also seen the resilience of communities worldwide in working and collaborating through forced new ways to support their community members.

As the pandemic has further visualized the existing structural inequalities, the priority topics within these communities and among the organizations working with local communities has also shifted to highlighting the importance of communication between the government and communities. There is also an added responsibility to train and spread awareness in the communities about COVID-19 specific information, resources and infrastructure. Collaborative solution using and depending more on technological availability has been promoted in various CLD programs like the Malwani and Benin chapters of MCLD where the movement has

partnered with tech companies like MasterCard and other organizations like Tostan to bring innovative educational approaches and accurate and accessible information to the communities about the pandemic.

Even with the VHCD model of Heifer, one of the most helpful adaptive measures has been to work with the government to assist the farmers through their debt, loan repayment and loss. Those farmers who had taken loans from the bank had a lot of delayed repayment, through talks with the government and banks, Heifer was able to get the government to defer the payments with understanding from the banks. There was a greater collaboration with the local government for permits and volunteer work to ensure that the produce of the farmers did not go to waste and they did not lose out on their income.

The farmers and cooperatives saw that if they organized themselves they could find solutions even in this emergency situation, even though demand reduced and the economy was getting badly impacted by COVID-19, they came up with innovative solutions like agri-ambulance to transport fresh produce from the farmers directly to the consumers even without a functioning market, women in the cooperatives started working with the local government on relief distribution, many cooperatives saw women taking up ownership towards the problems that were being commonly faced by individual farmers like ensuring that the credit system was being utilized to ensure that no family was deprived of food, agro vet service was still available to the farmers despite state-run and private vet clinics shutting down, ensuring that passing the gift was being used not only for project activities but also to help those who were stuck in quarantine by collecting ration, fruits and vegetables and other essential basic need items and passing them on to quarantine facilities.

Conclusion

The ongoing SLVC II project by Heifer International in Nepal may be a strong case study to analyze the vision, plan and implementation of community-led developments projects. The project attached itself to the existing market and built up from the grassroots to the market apparatus in such a way that the local communities could trust in the possibility of transformation when one smallholder farmer is gifted few livestock animals and provided a holistic empowering support structure through training, service provision and belief that following a collective value system can help them problem-solve their way to building and sustaining a strong income-generating market system. The project has also consolidated a community transformation effort by placing the onus, responsibility on women. The organization has not limited itself to focus on economic and financial income-generating community support but has also entered the social realm to operationalize its project in such a way that the social aspects of gender, caste, ethnicity, literacy, education are all simultaneously being invested into. The VBHCD model provides the space to rightly identify and realize the need for holistic development of the individual and the community, that entails all aspects that an individual farmer participates and engages in every day and pushes the development to take place keeping the 12 Cornerstone values at the center to encourage a sustainable and self-reliant system.

Appendix-2: Scope of Work for the Study

Heifer International Nepal Women's Empowerment Case Study Scope of Work

A. INTRODUCTION AND RATIONALE

Recognizing the importance of women's empowerment in achieving Heifer International's mission of ending hunger and poverty while caring for the Earth, this Statement of Work (SOW) relates to conducting a case study in Nepal to help understand how Heifer's work to date has accomplished this goal. Heifer's programming is rooted in women becoming leaders in their communities and as inclusive actors within their respective market systems. Heifer's approach to personal transformation uses the Values-Based Holistic Community Development (VBHCD) model, the foundational model that facilitates women's growth as individuals and their roles as business leaders. VBHCD is designed to provide women with the tools to confront patriarchal social norms, attitudes, behaviors, and systems that perpetuate gender inequalities at the household and societal level. Heifer's programming provides gender-targeted interventions to support women meaningfully and deliver additional leadership models to promote and strengthen women-led cooperatives and support women agri-entrepreneurship. Heifer's intervention models enhance women's opportunities to make household decisions jointly as well as hold high-level leadership positions in their communities and own their businesses keeping the wealth and resources within their communities and ensuring a women's voice and decisions are sustained. Based on these strategic foundations, Heifer Nepal implemented its flagship project Strengthening Smallholder Enterprises of Livestock Value Chain for Poverty Reduction and Economic Growth in Nepal (SLVCI and II). This project aims to improve livelihoods and women's empowerment through strengthening the small ruminants and horticultural value chains and bringing collectives of farmers together to improve their access to markets and income.

Heifer Nepal's key empowerment strategy is to work directly with women-only self-help groups (SHGs), building their economic empowerment through savings group membership, asset transfer, forming women-led cooperatives formation, and linking women's cooperatives to other markets and market actors. To date, more than 275,000 families are organized into 11,000 self-help groups, 227 primary cooperatives, and three district-level cooperative unions, all led by women. Women can generate group saving to the tune of UDS invested through cooperatives. Heifer Nepal also supports SHGs to establish relationships with other community-based organizations, political parties, and Community Forestry User Groups, school management committees. As a result, women's leadership role is demonstrated not only within the Heifer project area; more than 1200 Heifer project participants have taken up leadership positions in non -Heifer cooperatives, committees, or political positions. The project has developed-----women entrepreneurs as Community Agro-Vet Entrepreneurs (CAVES) who are providing embedded services in their communities.

Several anecdotal stories and testimonies have revealed that Heifer's program intervention has induced change in the intrahousehold labor allocation and food consumption pattern in addition to women's leadership role in the community. Also, there has been a reduction in gender-based domestic violence; and However, there is no systematic study yet to specifically document Heifer's impacts on women empowerment in Nepal. This study is intended to bring up all the good work Heifer has done in the sphere of women empowerment and will help position Heifer in women empowerment in Nepal and globally.

B. THE OBJECTIVES OF THE STUDY

- Assessment of the quantitative and qualitative impact of SLVC project on women empowerment. This should include the impact from social, economic, political perspectives at the family, community, and broader institution

level.

- Generation and analysis of impact data including through the COVID-19 lens
- Learnings and recommendations for future consideration in program design and implementation
- Examine Systems Change in women empowerment – a) what, if not Heifer's Cornerstones, is the driver of women empowerment movement, and b) what Systems Change has resulted from this movement?

C. DELIVERABLES

- A methodology to measure the impact of women empowerment
- A technical report containing depth and width of women empowerment (quantitative and qualitative data on socio-economic and political impact at family, community and broader institution levels)
- National workshop to validate information by engaging broad stakeholders (government-local, provincial, and national, NGOs, donors) and its proceeding report
- Strategic framework on women empowerment for Heifer Nepal
- Capacity statement of positioning Heifer Nepal as an expert in women empowerment
- Final report of the case study including raw data.

D. PROCESS/METHODOLOGIES

1. Desk study: Review of Heifer's internal materials relevant to the country, project, and proposed study, including SLVC project evaluations and data.
2. Formative study interviewing Heifer staff, project partners, stakeholders
3. Visits to selected cooperatives, interact with co-op members, the board of directors, and management
4. Interview survey of 100 project participants to generate data on women empowerment
5. Focus group discussion to generate qualitative data on women empowerment.
6. Initial findings shared with Heifer and key stakeholders in a workshop to validate the information
7. Report writing

Detailed methodology is given in the Annex

E. BUDGET: TBD

F. Tasks and Timelines

	Tasks	Timeline	Status
1	Idea about the study and draft V.0 SOW	December 2020	completed
2	Discuss with Ben and provide an update	January second week	ongoing
3	Hiring and discussion with consultant re methodologies, budget, and timelines	January 3rd week	
4	Update the proposal/ SOW with support from Ben and the consultant	January 4th week	
5	Approve SOW and Budget	January 4th week	
6	Contracting the work	February 1st week	
7	Implementation/field-work	Feb-March	

8	Data Analysis and interpretation	April	
9	National stakeholders' workshop	April	
10	Report writing	April/May	

Annex

Tranche 1: Background Research

Conducting data collection for any study requires the researcher to first understand the details of the project to be examined. In this case, the proposed study will take place in Nepal. The researcher must review all of Heifer's internal materials relevant to the country, project, and proposed study, including the project's evaluations and data. The researcher must also review broader literature, relevant to the context, program details, and thematic areas. For instance, if the proposed study will be a case study of women-led cooperatives in Nepal, the researcher should have reviewed background documents about women-led cooperatives in development outside of Heifer's internal documents, too. Importantly, however, the researcher must have a solid grasp of the specific project to be studied. To this end, the researcher must conduct formative research by interviewing at least three Heifer staff related to this project and three project participants. Completion of this tranche would be approved against the researcher's write-up of a minimum of five-page background document.

Tranche 2: Most Significant Change, Qualitative Assessment

To assess if and how the project leads to real on-the-ground change, the researcher would lead a most significant change evaluation. This evaluation includes one-on-one, in-depth, conversational interviews with between 15 and 25 project participants. The interview guide would be developed by the researcher and piloted with the

three Heifer project staff and the three program participants as described in Tranche 1. Following the piloting and revisions of the interview guide, the researcher would then work with Heifer staff, to hire one-to-two local research assistants who have experience in qualitative methods and conversational interviewing techniques. The researcher will schedule and organize a three - day training for the research assistant/s. Heifer staff (project coordinator, etc.) are strongly encouraged to participate as well. The training should include:

- A thorough review of the Heifer project under study, and any relevant materials.
- Review of the data collection research tools.
- Translation of the data collection research tools in the local language. The research assistants will translate the questions orally during the group session and will harmonize the way they ask all the questions with the aid of a written dictionary of keywords/concepts (if more than one research assistant).
- Detailed training on how to identify the correct respondents including using examples of situations that could be encountered in the field to ensure that interviews are conducted per the lists of households provided.

After the training is complete, the systematic data collection begins. For the qualitative portion, the local research assistants will record the interviews, and then, following the completion of each interview, transcribe the interviews into English. The researcher would comment upon each transcription with the research assistants, as the transcribed interviews are completed and emailed

to the researcher. The researcher would provide feedback to the research assistants during the entire data collection process; the researcher would also likely continue to revise the interview guide throughout the data collection period, to highlight unexpected findings and gather more detail when necessary. The tranche would be approved against the researcher's report, which would include a section on variables to be considered for future quantitative analyses of women's empowerment in Heifer International projects.

Tranche 3: Quantitative Assessment

The researcher will also create and implement a short, approximately five to eight-page, quantitative survey to be administered to a convenience sample of 100 participants. Findings from the qualitative interviews will help inform the measures included in this close-ended survey. The survey domains will include measures of (a) respondent's background characteristics, including basic demographic and economic variables; (b) measures of gender inequality, women's agency, and women's empowerment; and (c) measures about the level of involvement with Heifer's program, length of time involved, and the respondent's role in that program. The research assistants will also administer this survey. Heifer will mobilize the respondents before the interview (one day in advance) and will set appointments, as necessary. Each interview will take approximately 30-60 minutes, excluding introduction and informed consent.

It will be critical to keeping non-response rates as close to zero as possible. Non-response includes both refusal to participate in the interview and survey and refusal to answer particular questions. While it should always be stressed to respondents that they have the option of not answering certain questions, research assistants should be able to

achieve a level of comfort with the respondents that they are interviewing to minimize non-response rates for each question.

Tranche 4: Data Analysis

All data collected within the scope of this work will be the property of Heifer International. The researcher may not use the data for their own research purposes, nor license the data to be used by others, without the written consent of Heifer International's Director of Monitoring, Evaluation, Research, and Learning Benjamin Wood. The researcher will protect the confidentiality of all sample households and communities at all stages. All data are to be treated as confidential. No data or other information from this study will be released to third parties without the written approval of Heifer International staff.

Following the completion of data collection, both quantitative and qualitative, the researcher will analyze all data to assess if and how women's empowerment levels have changed over time for project participants. The survey data would be used to explore possible correlations between observed changes and differences in other outcomes of interest like income, food security, and community cooperation. The survey data and the qualitative data will be analyzed in conjunction with each other, comparing findings and patterns across the two. For instance, the qualitative findings will help make sense of emergent patterns in the survey data. The findings will be written into the final report, conclusions drawn, and policies recommended based upon the findings. The tranche would be approved against the researcher's report and presentations of findings to Heifer leadership and Heifer's staff in Nepal.



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