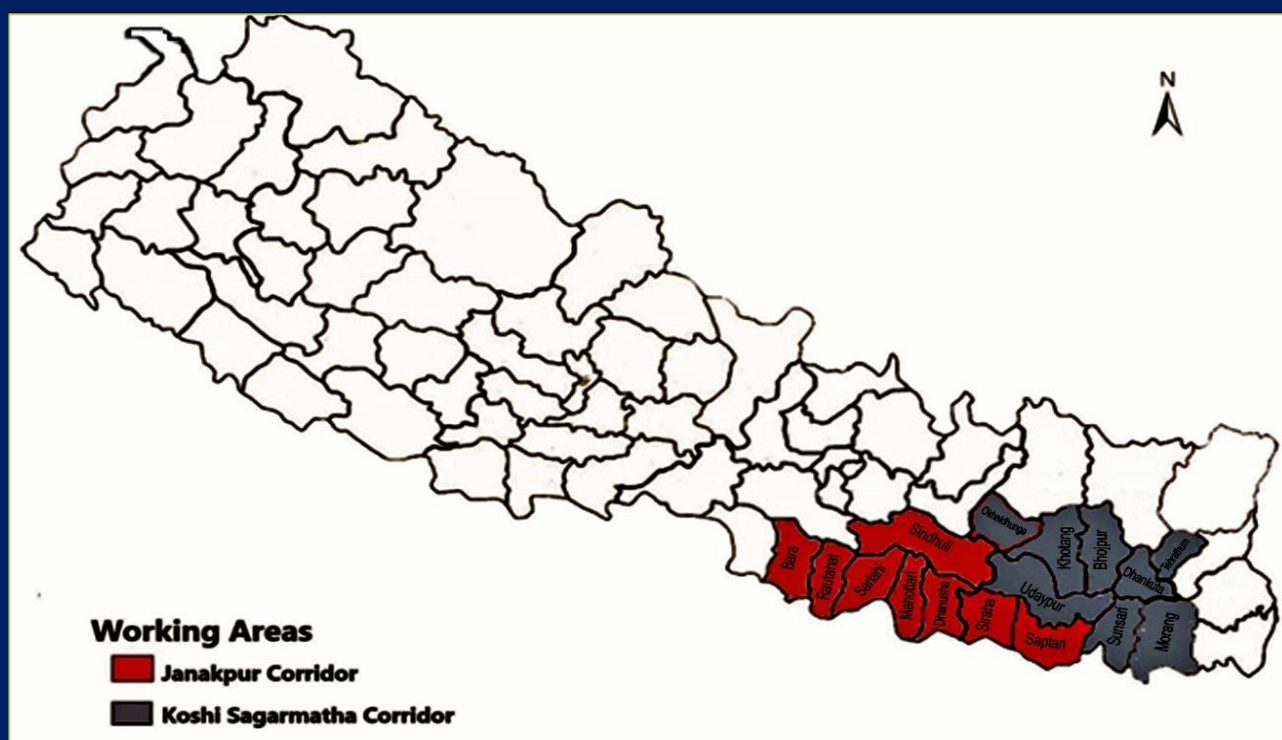


# ENDLINE REPORT OF RURAL ENTERPRISES AND REMITTANCES (SAMRIDDHI) PROJECT



Submitted to:

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## ABBREVIATIONS AND ACRONYMS

ADS	Agriculture Development Strategy
AEC	Agro-Enterprises Centre
AKC	Agriculture Knowledge Centre
B2B	Business to Business
B2S	Business to Supplier
BBA	Buy Back Agreement
BDS	Business Development Service
BDS	Business Development Service
CAA	Community Agriculture Assistant
CCI	Chamber of Commerce and Industry
CLA	Community Livestock Assistant
CLA	Community Livestock Assistant
COSOP	Country Strategic Opportunities Program of IFAD Nepal
DCCIs	District Chambers of Commerce and Industries
DSF	Dream Support Fund
EDF	Economic Development Facilitator
FCD	Fish Cluster Development
FCMO	Fish Carrier & Mobile Outlet
FEB	Foreign Employment Board
FEEK	Financial Education and Entrepreneurial Knowledge
FGDs	Focused Group Discussions
FNCCI	Federation of Nepal Chambers of Commerce & Industries
FSPs	Financial Service Providers
FY	Fiscal Year
GALS	Gender Action Learning System
GESI	Gender Equality and Social Inclusion
GoN	Government of Nepal
HHs	Households
IFAD	International Fund for Agricultural Development
KIIs	Key informant interviews
KM	Knowledge Management
LAM	Leading to Apprenticeship Model
LFA	Log-frame Approach
M&E	Monitoring and Evaluation
MAPs	Medicinal Aromatic Plants
MDD	Minimum Dietary Diversity
MID	Migrant Information Desk
MIS	Management Information System
MoF	Ministry of Finance, GoN
MoICS	Ministry of Industries, Commerce and Supplies, GoN
MoU	Memorandum of Understanding
MRC	Migration Resource Centre
MSP	Multi-Stakeholder Platform
MSP	Multi-Stakeholder Platform
NSTB	Nepal Skills Testing Board

NVQS	Nepal Vocational Qualification System
OECD	Organisation of Economic Cooperation and Development
PAR	Portfolio at Risk
PCR	Project Completion Report
PG	Producers Group
PIF	Poverty Inclusion Fund
PM&E	Planning Monitoring and Evaluation
PMO	Project Management Office
PMT	Project Management Team
PPI	Poverty Probability Index
RERP	Rural Enterprises and Remittances Project
RIMC	Rural Infrastructure Management Consultants
RMSE	Rural Micro-Small Enterprises
SC	Supply Chain
SKBBL	Sana Kisan Bikas Laghubitta Bittiya Sansthan Ltd. (Small Farmers Micro-Finance Ltd.)
TVET	Technical and Vocational Education Training
VAHW	Village Animal Health Worker
VST	Vocational Skills Training

## EXECUTIVE SUMMARY

The Rural Enterprises and Remittances Project (RERP) locally named as 'SAMRIDDHI' literally means as 'prosperity' in Nepal is a seven-year (2015-2022) project implemented by the Ministry of Industry, Commerce and Supplies (MoICS) of the Government of Nepal (GoN) with the financial support of International Fund for Agricultural Development (IFAD). The overall goal of the project was to reduce poverty through inclusive economic development of migrant families and returnees through creating rural micro and small enterprises (RMSEs) within their livelihood domains. The project initial cost was projected to be USD 68.1 million whereas during the mission review in 2018, it was reduced to USD 25.25 million. The project duration was extended until June 2024.

The project was executed through a multi-stakeholder partnership with the specialised organisations namely Agro-Enterprise Centre (AEC) of Federation of Nepalese Chamber of Commerce and Industry (FNCCI) of Nepal, Helvetas (a Swiss Non-Governmental Organisation) and Sana Kisan Bikas Laghu Bitiya Sansthan Limited (SKBBL in brief) formerly known as Small Farmers Development Bank, a financial institution in Nepal.

The project was implemented in a 'linking-road approach' in sixteen districts of Eastern Nepal. Out of them eight districts fell under 'Koshi-Sagarmatha Corridor' namely - Okhaldhunga, Khotang, Bhojpur, Dhankuta, Terhathum, Udayapur, Sunsari and Morang of Koshi Province; seven districts namely - Saptari, Siraha, Sarlahi, Dhanusha, Mahottari, Rautahat and Bara from Madhesh Province; and, Sindhuli district from Bagmati Province were grouped under Janakpur Corridor. The targeted outreach was 420,000 households providing vocational and skill-based training to the migrants and returnees ultimately creating micro and small-scale enterprises in their livelihood domain.

The project had upheaval in its initial phase, however, smoothly took-off in the later stage and came to the completion in 2024. At the end of the project cycle, an Endline Survey was administered during April-June 2024, to assess and document overall project results in terms of the project output, outcome and impact in creating rural micro and small scale enterprises, productive investments to support them and creating rural institutions to support the livelihoods of the project beneficiaries. A total of 1823 samples were drawn from the project beneficiaries (treatment) and 405 non-beneficiaries (control) were randomly selected and interviewed by the enumerators using a household survey questionnaire set in a Kobo Tools.

Two step stratified sampling was designed based on cooperatives and groups by clustering agro-ecological belt, taking 95% confidence interval, 5% margin of error and 50% population probability while taking random samples in the stratified sampling. For qualitative studies two focus group discussions per district among selected cooperatives and their members were conducted to know the financial services, access to finance, linkages including Gender Action and Learning System (GALS) effectiveness and outcomes of women empowerment. In addition, 50 Key Informant Interviews (KIIs) of agro-vets/para-vet, vocational skill trainers, and (Village animal Health Workers (VAHWs), District Chamber of Commerce and Industries

(DCCIs), Agriculture Section, Cooperative Section, Medicinal, Fishery Section, Livestock Section, Employment Coordinator and Justice Committee of GALS were conducted to corroborate and complement the quantitative data collected through the surveys.

The project has performed well in terms of achieving its targets on outputs, outcome and impact indicators. While looking into the overall achievement by the project components, each of them have done well.

While comparing the target vs. achieved outputs, Supply Chain development households (HHs) are reached to 11,522 HHs than planned 10,000. A total of 1,378 HHs were included in Gender Action and Learning System (GALS) a sub-sectoral plan than planned 1,000. Moreover, the project devised some innovative approach and further supported 502HHs and 288HHs of the GALS with the Dream Support Fund (DSF) and Poverty Inclusion Fund (PIF) respectively. Similarly, 236 cooperatives were strengthened against 150 planned and 91,616 persons were trained in Financial Education and Enterprise Knowledge (FEEK-1) against the target of 60,000. Another major component of the project providing migration resources and services, the achievement was way above (75,864) than planned (45,000). Only the component slightly less achieved was Decent Jobs that targeted to youths. Out of 30,000 training planned, only 29,307 was accomplished. If we break down the targets by gender and age group, more female and youths were included in the project than males and other age group of beneficiaries.

In terms of Development Indicators, the project has been able to establish 19,090 RMSEs than planned 16,000. This is due to the huge migration of youths from their stations. While counting at the profits making RMSEs, 76% of them reported that they are making profits from the enterprises in comparison to the 15% of control respondents. In addition, the level of satisfaction in terms of project support and services among project participants were very high (81%) against the projected target (70%).

The assessment compared the Outcome Indicators in the given framework of measurement. The dietary diversity of women aged 15-49 years reported that 72% of women had diverse eating pattern (cereals, lentils, vegetables and milk products) in the last evening. The survey asked whether there were at least 20% increments in the ownership of HHs assets after the project implementation. At least 69% of respondents reported their assets increased than before the project. Since the project trained huge number of youths, 90% of the trainee respondents reported that they were engaged in gainful employment after 6 months of training, being 54% of them were women. The project intended to measure the income of beneficiaries setting the threshold of 125% increment in official wage rate (Rs. 17,300). The Endline enumeration showed 63% of individuals have gained income above the threshold 125% (Rs. 21,625).

The partner organizations conducted Respiration Check Survey to assess the performance of the partner Chambers of Commerce Organisations and highlighted significant improvements across various capacity indicators, with the most substantial gains seen in knowledge management, diversity and inclusion, and program planning. Similarly, one of the indicators was the assessment of Portfolio at Risk (PAR) of service providers during the

project. The PAR is a ratio measured the percentage of loans that are overdue or defaulted in more than 30 days. The result was calculated based on the SKKBL data and the PAR was reported 3.99% that was below than the accepted up to 5%. It means the partner organisations were working well.

The overall performance of Supply Chain component was positive in terms of before and after project and with or without project. The gross impact of project in the production in all components was much higher (76%) project participants (treatment) than the non-participants (control) group (15%). Use of climate resilient practices were also noted higher among the treatment group then the control. While comparing the increase in income before and after the project, 65% of the respondents of MAPs reported that there were increments whereas the highest increments (89%) were reported by vegetable growers. Nonetheless, the participants of Supply Chain components had concern over the project subsidy of 30%, which was lower than their expectations.

The project planned to educate rural families about sustainable financial services and develop entrepreneurial skills linking their access towards formal financial services. Changes were reported among the financial education and entrepreneurial knowledge (FEEK-1) graduates on saving attitude, practices, knowledge, and services access. More than 66% of respondents had accounts opened in formal financial services. However, the FEEK-2 required redesign as per the need of the beneficiaries.

Significant changes were reported in GALS component. Among 300 respondents surveyed the majority of them reported improved empowerment as per the 9 parameters of IFAD empowerment index. Similarly, women felt less violence in their families after the GALS programme and now have more access to resources and services. More importantly, the project has played transformational role among women and men through the participatory engagement of GALS methodology in the project areas.

The project has achieved more than planned targets in migration. The Migration Resource Centres (MRC) and Migration Information Desk (MID) have been functioning well except MIDs of Siddhicharan Municipality, Okhaldhunga and Garuda Municipality of Rautahat. More service seekers benefitted from the MRC and MID than planned in case of orientation to the prospective migrants and in victims' case settlements. More youths were trained than planned in decent jobs. However, setting up RMSEs were deemed a bit lower than planned as the trainees were hard to locate after the training.

Above all, the project had remarkable achievements over the challenges such as prolonged pandemic, local level elections and upheavals in the initial phase of the project. The Endline survey unveiled that the outcome indicators were well achieved per the targets. These were further corroborated by the qualitative information as provided in the entire report.



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## **CHAPTER 1: INTRODUCTION**

### **1.1. Background of the ‘SAMRIDDHI’ Project**

The Rural Enterprises and Remittances Project (RERP) locally named as ‘SAMRIDDHI’ literally means ‘prosperity’ in Nepali is a seven-year project implemented by the Government of Nepal (GoN) with the support from the International Fund for Agricultural Development (IFAD). The project aimed to reduce poverty and achieve sustainable peace through employment-focused, equitable and inclusive economic development providing sustainable sources of income to poor households, migrant families and returnees to increase their ability to respond to market demand and opportunities in agri-businesses.

The GoN and the IFAD signed an agreement in December 2015 with the estimated duration of the project completion in December 2022. One of the supervision missions recommended the project completion date to be extended to December 2023 with the extended closing date to be June 30, 2024. The project was executed by a Project Implementation Unit (PMU) team of Ministry of Industry, Commerce and Supplies (MoICS) in partnership with Agro-Enterprise Centre (AEC) of Federation of Nepalese Chamber of Commerce and Industry (FNCCI), Helvetas (a Swiss Non-Governmental Organisation) in Nepal and Sana Kisan Laghu Bitiya Sansthan Limited (SKBBL) formerly known as Small Farmers Development Bank and currently operates as small farmer’s financial institution in Nepal.

As per the project documents reviewed, the total project cost at design was USD 68.1 million. The financing scheme was USD 39 million from IFAD (loan and Grant), USD 9.1 million from the GoN, USD 6.6 million from beneficiaries, and USD 13.7 million from the private sector. During the project execution, there were several Joint Supervision Missions and one of the missions including officials from the GoN (representatives of MoICS and Ministry of Finance (MoF) monitored the project in September 2019 and restructured the Project in line with the IFAD Policy on Project Restructuring (December 2018). The revised total project cost after restructuring was USD 25.25 million comprising IFAD grants of USD 18.55 million (73%), the GoN contribution of USD 4.2 million (17%), and, private sector and beneficiaries contribution 2.5 million (IFAD, 2019).

### **1.2. Project Areas and Components**

The SAMRIDDHI project was designed adopting a ‘road corridor’ approach intending to link the hill communities to larger markets in Terai and beyond. In the east, 8 districts namely - Okhaldhunga, Khotang, Bhojpur, Dhankuta, Terhathum, Udayapur, Sunsari and Morang of Koshi Province linked by the Koshi and Sagarmatha highways to the larger market town centers namely - Dharan, Itahari and Biratnagar as project districts named as ‘Koshi-Sagarmatha Corridor’ in the project. Whereas 7 districts namely – Saptari, Siraha, Sarlahi, Dhanusa, Mahottari, Rautahat and Bara were selected from Madhesh Province, and one district Sindhuli was selected from Bagmati Province linking through BP Highway to larger markets namely Janakpur, Birgunj and beyond in the middle named as ‘Janakpur Corridor’. The Project intended to target 60,000 enterprises and 30,000 unemployed youth of which,

considering job creation, should make a total of 179,660 primary beneficiaries and their households, or altogether around 900,000 people. Furthermore, the project aimed to provide financial education in-country and abroad to improve the saving and investment capacity of another 112,320 benefitting around 560,000 people in their households (IFAD, 2015).

### **Key Components of the Project**

The project has three major components with further sub-components: i) Rural Micro and Small Enterprises (RMSEs) and Job Promotion, ii) Productive Investment, and iii) Monitoring and Evaluation (M&E), Knowledge Management and Project Management. Each has multiple Sub-components as below.

**Component 1: RMSEs and Jobs Promotion:** This component has the following four sub-components:

**Sub-component 1.1: Supply Chain Development:** Create RMSE and job opportunities for producers, including smallholders, and other RMSEs through the development of competitive and inclusive agricultural and non-agricultural clusters that are part of Supply Chains, serving wider markets, often outside the local areas.

**Sub-component 1.2: RMSEs Development:** Support the establishment and expansion of competitive and profitable RMSEs through provision of improved Business Development Services (BDS) and other supports including business enabling environment from vibrant Chamber of Commerce and Industries (CCIs) in their local areas.

**Sub-component 1.3: Decent Jobs:** Provide poorer youth with good quality skills relevant to local employment and enterprise opportunities, so that they can secure decent jobs and/or establish their own successful skills-based RMSEs through two mechanisms - i) Technical and vocational education and training (TVET) with integrated job placement, to be delivered by private technical training providers; and ii) Apprenticeships with local business houses.

**Sub-component 1.4: Inclusion and Mobilization:** Inclusion and effective mobilization of target individuals into the economic pathways promoted in the project (Component 1) and to support communities and high-risk households using the household (HH) methodology namely Gender Action and Learning System (GALS) to address the most common social risks which may undermine their ability to secure the hard-earned economic benefits for their households.

**Component 2: Productive Investment:** Substantially increase productive private investment by individuals, households and RMSEs in the economic opportunities promoted under Component 1. Enable to improve accessibility and use of appropriate financial services and more productive use of migrant skills, remittances and investments. This has two sub-components:

**2.1 Rural Finance:** Address the constraints on both: the demand-side and supply-side for rural financial services to increase their accessibility and use.

**2.2 Mobilizing Migrants' Resources and Skills:** Work at policy and operational level to develop sustainable migrant services, especially at local level, and more coordinated action among the key stakeholders supporting migrants and remaining migrant families to make more productive use of remittances.

**Component 3: Institutional Support and Project Management:** This component has two sub-components.

**Sub-component 3.1: Knowledge Management and Monitoring and Evaluation (M&E):** Provide evidence-based continuous learning and improvement and support scaling-up of best practices in the project and by other actors.

**Sub-component 3.2: Project Management:** Overall Planning, Financial Control and Management of the Project Activities.

### **1.3. Background of Endline Survey**

The Endline Survey intended to assess the results of the programme outcome and impact as per the Log-frame indicators (Annex-1) of the 'SAMRIDDHI' project. The survey assessed the project interventions and progress of each component against the indicators articulated in 'IFAD Development Effectiveness Framework' through the outputs, outcomes and impact level indicators in the Project Log-frame (IFAD, 2016). Furthermore, the Endline complemented to produce a Project Completion Report (PCR) by providing an assessment of the implementation performance against the provided key evaluation criteria such as project relevance, effectiveness, efficiency, impact, and sustainability (IFAD, 2012). The Endline survey also compared planned vs. actuals of each sub-component. Furthermore, the Endline findings helped to document and disseminate learnings from the project implementation.

### **1.4. Objectives of the Survey**

The broad objectives of the Endline survey were to assess and document overall project implementation performance and the achievement against project development objectives by measuring a set of indicators outlined in the project Log-frame.

More specifically the Endline survey aimed to:

- Document the overall process, result, and impact of the project intervention.
- Evaluate and compare the project's achievements against the baseline status and findings with reference to the baseline survey and Farm Diaries data.

- Access the economic changes in beneficiaries due to project intervention through various activities.
- Access the quantitative increment in productivity of beneficiary households in goat, milk, maps, green vegetable, and fish commodities including the effectiveness of GALS, MRC/MID and Rural Finance interventions.
- Figure out the sustainability status (through RESPIRATION tools) of the supported producer groups in terms of operation and linkages with the concern section of local government.
- Quantify and categorize the scale/status of the implementation status and sustainability of buy-back agreement (BBA) between producer group and traders (private sector) after project intervention as well. For example, estimates of the volume/value of products being traded per season, categories on the status/type of BBS - e.g. formal contract, semi-structured, informal but regular, ad-hoc/casual - they can propose a categorization. Like quantify the situation of formal marketing of dairy, maps, green vegetable, fish, and goat Supply Chain.
- Assess the functionality (self-functionality) of cluster development approach of Fish and MAPs commodity in specific local government (Gujara-Rautahat only MAPs, Kolhabi-Bara, Dakneshwori & Rupani-Saptari, Sunbarsi-Morang-Fish).
- Access the financial services in terms of finance access, savings, loan repayment, and credit lending in the Supply Chains commodity and enterprises.
- Figure out the status of women economic empowerment, in decision making role, women reporting minimum dietary diversity (MDDW) in particular.
- Figure out the capacity of CCI achieve the minimum 'Respiration Check' score.
- Assess the financial services of cooperative to the rural communities, increment share members, linkages with producer groups, capacitate to the members about financial literacy, cooperatives accessing wholesale fiancé or linkage banking and changes in behavior and practices of cooperatives as well.
- Assess the local authorities/government adopting financially and institutionally sustainable models for migration support services.
- Assess people receiving project supported migrant services before, during or on return from overseas employment by themselves or members of their family and economic opportunity to those returnees' migrant.
- Assess the number of individuals achieving a return on labour of at least 125% of official minimum wage in supported farm and non-farm enterprises (VST & apprenticeship) (at least 6 months employment of which 50% women) within 4 years of project support after sample verification from the MIS data.
- Generate detail-specific lessons learned from implementation.
- Identify the potential for the replication or scaling up of project best practices.



- Quantify the effectiveness of training conducted in various components and sub-components.
- Figure out the opinion polling about the project (RERP (Samriddhi), 2023).

### **1.5. Scope of the Survey**

The scope of the assignment was to appraise the project interventions, evaluate the overall performance of the project, and prepare the Endline evaluation report as per IFAD guidelines. In so doing, the consultants undertook following assignments as stated in the ToR:

- Developed a detailed and comprehensive work plan for successful execution of the Endline survey.
- Reviewed programme related materials to enhance their understanding of the SAMIRDDHI programme and context.
- Reviewed and analyzed the achievements which have been made against development objectives of the programme and indicators stated in the Log-frame.
- Reviewed and documented the physical implementation achievements in terms of planned output and outcome indicators by programme components.
- Conducted consultations with beneficiaries, implementation units and stakeholders to evaluate development impact.
- Assessed the performance of the various parties involved in the project, i.e., the project management unit, consultants.
- Documented the socio-economic benefits of the programme including benefits to women, youth, and Indigenous people.
- Evaluated the achievements of the programme in capacity building through training, and institutional development and infrastructure development.
- Compared the project's achievements against the baseline status.
- Assessed the project regarding relevance, efficiency, effectiveness, sustainability, and lessons learned fulfilling all the requirements specified in the IFAD's Guidelines for Project Completion Review (2021 version) (IFAD, 2021).
- Developed a detailed data collection plan and mobilized a team of trained enumerators on the field to collect primary/secondary and quantitative/qualitative data.

Furthermore, the consultants in close consultation with M&E section of the SAMRIDDHI has compared the targets of the project, appraised the performances and summarized the major impact of the project interventions considering the socio-economic changes in terms of poverty status of the beneficiary households; changes in household incomes and assets, employment; institutional development of cooperatives, Chamber of Commerce and Industries (CCIs) and other relevant stakeholders. Moreover, gender equity, social inclusion, women's empowerment, access to the market, situation of buy-back guarantee, lessons learned and innovation, and the potential for scaling up were also considered during the evaluation.

## **1.6. Limitations of the Survey**

There were several methodological and procedural limitations in this survey. First, there were no Baseline values available so the project progress before and after were not directly comparable. Instead, SAMRIDDHI team instructed to conduct additional surveys among non-project participants as a 'control group.' Despite several efforts to locate and select the non-participants, the information of the non-participants was not easily comparable. The control respondents were not readily available and often reluctant to provide required information. Sometimes the Endline value of indicators had to be compared with the secondary sources in the absence of baseline values.

Second, the location of the respondents was highly scattered geographically than expected. In many cases the enumerators had to trek up to four hours from the road head in the case of hill districts. Also, the respondents were not available in the day-time due to their farm work, so the enumerators had to compromise meeting and interviewing them either in the early morning and or in the evening.

The third limitation of the survey was the relocation of sampled respondents, mostly in the case of vocational skill training (VST) and migrants. The training participants were selected from different districts sometimes as reported, they were non-project district residents who were not easily available for the interview. The listed phone numbers were not correct or owned by another person. In the case of migrants, many had re-migrated to their earlier jobs so they were not available. As a result, for the completion of the interview, the enumerators had to replace the respondents sometime up to three times of their preceding or succeeding members on the list.

## **CHAPTER 2: METHODOLOGY**

### **2.1. Approach and Methodology**

The Endline evaluation has used a mixed method approach for assessing the results. It has conducted Household Surveys (HHS) to collect quantitative data among sampled households whereas it has collected qualitative data through Key Informant Interviews (KIIs), Focused Group Discussions (FGDs) and Case studies to explain 'why' and 'how' the project has achieved the intended results. The evaluation team has followed the Organization for Economic Cooperation and Development (OECD) project evaluation criteria to determine the worth of the project. The relevance of the project was evaluated against the IFAD country strategic opportunities program (COSOP) (IFAD, 2021) and contemporary government policy framework specifically the Agriculture Development Strategy (ADS) (Government of Nepal, 2016), National Agriculture Policy, and poverty reduction agenda. Similarly, the effectiveness of the project was evaluated through outreach of targeted beneficiaries and achievements made by all the components of the project along with financial progress.

For overall evaluation of the project, progress towards achieving its goal-Increased competitive, sustainable and inclusive rural growth, and its development objective of Improving peoples' household incomes through sustainable, market-driven on-farm and off-farm enterprise development and Supply Chain strengthening along with strengthening rural institutions specifically produces' cooperatives, to increase access to finance and strengthening local private actors for the local entrepreneurship and institutional development. The conceptual framework for the project evaluation is summarized in Figure 1.

For each component as well as Sub-component's performance evaluation has been done separately. Progress on rural micro/cottage and small enterprises promotion and job creation were evaluated separately. For Supply Chain, a specific evaluation plan was applied through the development of competitive and inclusive agricultural and non-agricultural project interventions.

Similarly, survey has evaluated poorer youth with good quality skills relevant to local employment and enterprise opportunities so they could secure decent jobs and/or establish their own successful skills based RMSE through i) Technical and vocational education and training (TVET) with integrated job placement, which were planned to be delivered by private technical training providers, and ii) Apprenticeships with local businesses houses.

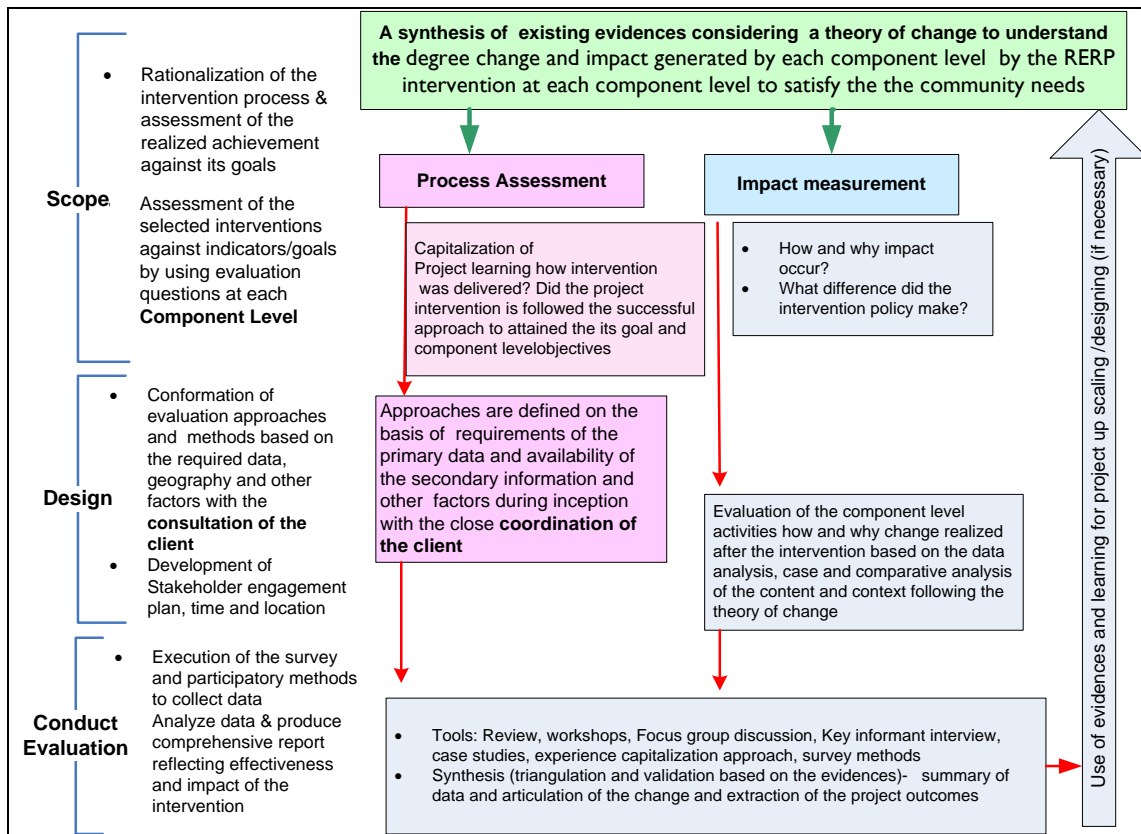


Figure 1: Conceptual Framework for Evaluation (UK Government, 2020)

A Log-frame (LFA) approach was used for improving the planning, implementation, management, monitoring and evaluation of projects. The LFA is a way of structuring the main elements in a project and highlighting the logical linkages between them. The LFA also depicts the hierarchy of the intervention logic, as if inputs available and activities are implemented, then outputs will be produced. If outputs are produced, then outcomes will result and so forth. Figure 2 also depicts the hierarchy of the intervention logic, if input, then outputs; if outputs will be produced, then outcome results.

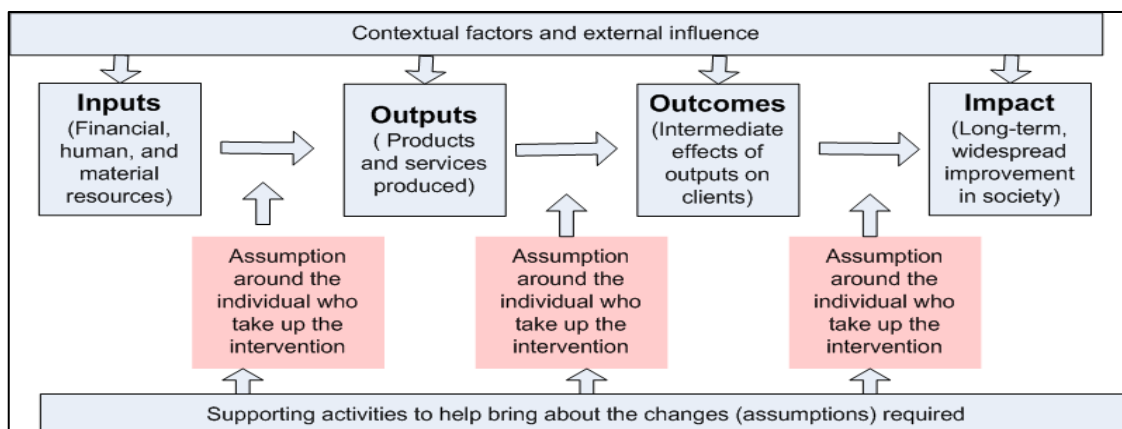


Figure 2: Linear Theory of Change (based on Mayne, 2017;15) (UK Government, 2020)

## 2.2 Desk Study

The desk review was one of the main tools. The consultants did the desk review to understand the project design, implementation process and assessments through the missions. The team reviewed government policies on Supply Chain, financial support and market led production and productive investments. In addition, the study team also reviewed the relevant legislative documents such as the Agricultural Development Strategy (ADS), periodic plans and policies. The team also reviewed the project documents (Annual reports, Mission Report, Baseline survey report, Ad-hoc Impact Assessment Reports, various Annual Work Programme Budget (AWPB) (RERP, 2016, 2017 - 2020, 2023) and Cost Tables.

The study team reviewed Secondary Information on broader socio-economic, market, and livelihoods indicators. In addition, the study team reviewed periodic progress reports, quality of Management Information System (MIS) data and milestone progress IFAD PCR guidelines, reports of other projects implemented with IFAD support.

## 2.3 Self-Assessment Questionnaire

A Self-Assessment Questionnaire was prepared and delivered to SAMRIDDHI staff to get their general impression on the project. The project staff provided detailed response and their assessments on achievements and learning of the SAMRIDDHI project.

## 2.4 Household Survey

The consultant team developed survey instruments to capture progress against the specific indicators at the output and outcome level. Qualified enumerators were hired and trained for three days from April 26-28, 2024, in Itahari and the questionnaire was pre-tested during the orientation program to the enumerators. The experts provided their comments and suggestions on the set of questions as per the project goals and objectives. Altogether 10 sets of survey questionnaires (5 in Supply Chain, one each in GALS, migration, rural finance, decent jobs, and a general questionnaire to all) were developed, evaluated, and implemented during the survey.

### a. Sampling Method, Sample Size and Sampling Procedures

As instructed by the ToR, a two-stage sampling process was employed. First, beneficiary groups or cooperatives were selected and then households belonging to the households were determined. While selecting the groups or cooperatives, a stratified technique was applied to ensure that such samples were selected from different agro-ecological

**Sample Size for Given Precision**

Confidence interval (use 90%, 95%, or 99%)= 95% z-score= 1.96

Relative margin of error of P value= 10%

Width of Confidence Interval (eg + or - %)= 5.0%

Population Size = 11,663

Design Effect= 1

Non-Response rate= 0%

Population Probability (eg p=50%)= 50%

What is my sample size? 371

Fields in RED are mandatory.

**Table:**

SN	Location for sample size	Total PopHH	Weight	Sampled Size	Remarks
1	Cluster I of Supply Chain Dairy	407	0.04	14	Benefited HH
2	Cluster II of Supply Chain Dairy	847	0.08	28	Benefited HH
3	Cluster III of Supply Chain Dairy	1937	0.18	65	Benefited HH
4	Cluster I of Supply Chain Fish	380	0.03	13	Benefited HH
5	Cluster II of Supply Chain Fish	1394	0.13	47	Benefited HH
6	Cluster I of Supply Chain Goat	1214	0.11	41	Benefited HH
7	Cluster II of Supply Chain Goat	307	0.03	10	Benefited HH
8	Cluster III of Supply Chain MAPs	1132	0.10	38	Benefited HH
9	Cluster I of Supply Chain Vegetable	1286	0.12	43	Benefited HH
10	Cluster II of Supply Chain Vegetable	872	0.08	29	Benefited HH
11	Cluster III of Supply Chain Vegetable	1287	0.12	43	Benefited HH
12			0.00	0	
Total HH		11063		371.15	
Sample Interval		30			

Sample size calculator

belts. Following the selection of the groups or cooperatives or MRC/MID from different agro-ecological districts under three provinces.<sup>1</sup> Random Sampling Technique was used from the lists of the Groups, MRC/MID, and Cooperatives to select the HHs covered by the project. Considering the agro-ecological cluster the survey team finalized the cluster-specific sample size as provided in the ToR from the beneficiary households in the project area (treatment group) and one quarter of sample size an additional non-beneficiary household (control group) was selected to compare the results with and without project interventions. The sample size was calculated on a 5% margin of error, 95% confidence interval and 50% probability.

**Sampling from Treatment Group:** A total of 1,814 HHs samples were selected from the treatment group as discussed earlier. Information (name, location, phone number etc.) was provided in a Spread sheet by the SAMRIDDHI team to select households for an interview. Based on the list the sampled HH was selected using random sampling technique from an Excel sheet. The sheets of all sampled HHs were provided to the enumerators of the respective districts. In case of non-availability of the sampled respondent, preceding or succeeding respondents were contacted for the interview. In case of non-availability of designated samples, the procedures repeated until the respondents were traced.

**Sampling from Control Group:** Control group households were selected from the vicinity of the treatment group HHs. While selecting the control group, the sampled HHs of the control group had similar socio-economic characteristics, inclusion, and living conditions to the treatment groups sampled HHs. The HHs in the control group should not have received any services from the project intervention. After discussion and an agreement with the RERP project team, a total of 22.5% (400) were planned as a control group and that was allocated into the Sub-component 1.1: Supply Chain Development (300 HHs) and into the Sub-component 1.3: Decent Jobs, VST (100 HHs).

A total of 2,214 HHs including the treatment group and control group was planned to select as the sample size for the end-line survey. The samples were distributed as below (Table 1).

**Table 1: Samples Distribution by Intervention Components**

Sector of Beneficiary's Intervention	Treatment	Control	Total	Remarks
No. of FEEK-1 beneficiaries	381	0	<b>381</b>	All project districts
No. of individual beneficiaries from MRC/MID & Case handling	368	0	<b>368</b>	6 districts
No. of Supply Chain HHs (5 Commodity) including FEEK-2 Facilitator	(371+38)=409	305	<b>714</b>	All project districts

<sup>1</sup> Bagmati, Madhesh and Koshi Provinces

No. of GALS HHs	300	0	<b>300</b>	7 districts of Madhesh
No. of Decent Job (VST + Apprenticeship + LAM)	365	100	<b>465</b>	All project districts
<b>Total Strata Sample size</b>	<b>1,823</b>	<b>405</b>	<b>2,228</b>	

To minimize errors and extend reliability, the survey team kept some additional numbers in both groups (1,823 instead of 1,814 in treatment and 405 instead of 400 in the control group) after cleaning the dataset.

Furthermore, the team mostly the Experts and Supervisors conducted In-depth Key Informant Interviews (KIIs), Focus Group Discussions (FGDs) and observations to supplement the quantitative survey and to obtain insights into the project implementation. The survey team developed and finalized the questionnaires and checklists along with feedback from the project team.

Although ethnicity was not the major criteria of the sampling, representation of respondents by ethnicity is provided below (Table 2).

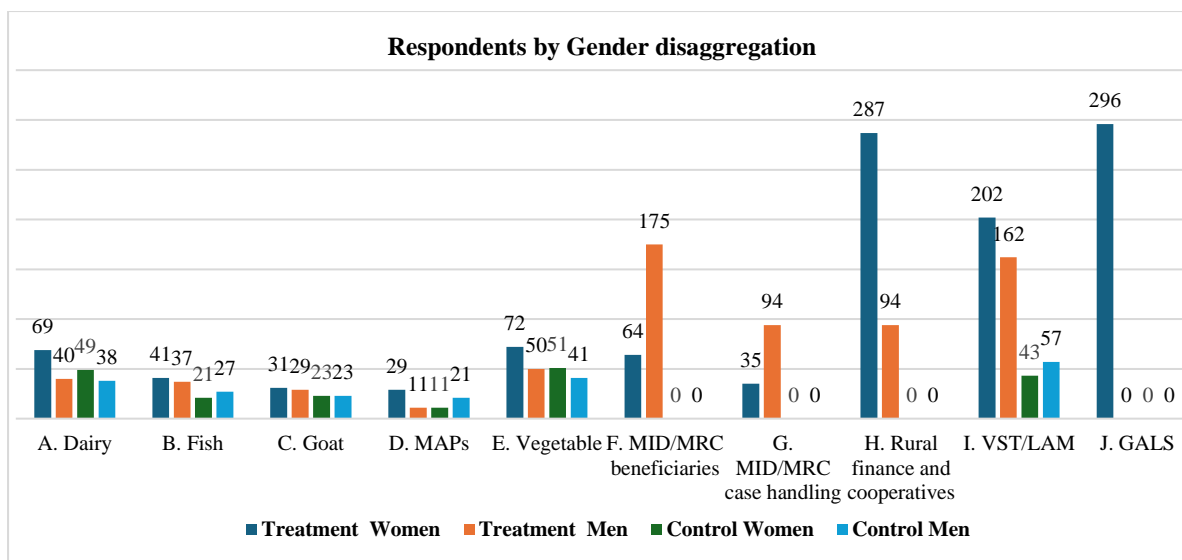
**Table 2: Project Components Sample by Ethnicity**

<b>Ethnicity---&gt; \Project Components</b>	<b>Hill Janajati</b>	<b>Hill Dalit</b>	<b>Hill Others</b>	<b>Terai Janajati</b>	<b>Madhesi</b>	<b>Terai Dalit</b>	<b>Muslim, Churaute</b>	<b>Terai Others</b>	<b>Total</b>
Dairy	13	4	46	4	31	8	0	3	<b>109</b>
Fishery	2	1	0	13	52	7	3	0	<b>78</b>
Goat	24	5	28	1	0	1	0	1	<b>60</b>
MAPS	5	2	3	17	7	5	1	0	<b>40</b>
Vegetables	27	11	21	13	42	6	0	2	<b>122</b>
Migration Services	81	14	49	17	50	16	10	2	<b>239</b>
Migration Victims	39	10	19	12	26	13	7	3	<b>129</b>
Rural Finance	102	16	102	34	72	39	6	10	<b>381</b>
Decent Jobs	102	23	89	49	65	20	6	11	<b>365</b>
GALS	26	5	17	52	151	42	6	1	<b>300</b>
<b>Total</b>	<b>421</b>	<b>91</b>	<b>374</b>	<b>212</b>	<b>496</b>	<b>157</b>	<b>39</b>	<b>33</b>	<b>1,823</b>

While considering representation of the population by ethnicity, Hill Janajati and Hill Others were more represented in the hills in all components whereas Madhesi and Terai Janajati were more represented in Madhesh in all components.

The respondents were divided by gender as below (Figure 3).





*Figure 3: Respondents by Gender*

Majority of the respondents were female (59%). Looking at the components, more males participated in migration whereas females outnumbered males in rural finance and VST/LAM (Figure 3).

### **b. Recruitment and Training of Enumerators**

The contracting firm Rural Infrastructure and Management Consultant (RIMC) had a pool of qualified enumerators and selected 32 from the residents or grown up in the project areas to the possible extent and trained for 3 days in a residential training in Itahari. All had at least 2 years of experience in enumeration with Kobo Tools. The minimum qualification for the enumerators were 12 class passed with relevant enumeration skills. In addition, four Supervisors were deployed to plan the surveys and to conduct qualitative interviews covering four districts by each of them.

The training was divided into two parts. The first part covered the theoretical parts such as sampling, nature, and content of questionnaires, interviewing skills, recording answers correctly, familiarize with the current survey while second part focused on practical aspect through mock interviews and real situation interviews near the training venue. The enumerators had a firsthand practice on survey tools e.g., Kobo Toolbox on the third day of the training.

### **c. Kobo Tools for Enumeration**

All the experts including Team Leader visited survey districts during the data collections. All the survey districts were visited and supervised by at least one of the experts. During the field visits, experts made a few spot verifications to ensure that field activities were conducted correctly. Data Analyst/Statistician downloaded the completed surveys and reviewed them on a daily basis. The enumerators submitted all the completed surveys to the Kobo Collect Server each day after the completion of the survey. The statistician downloaded the completed surveys from the Kobo Collect server and transported them to the Excel Spreadsheet to conduct data analysis. Descriptive Tables were produced and provided to the thematic experts and presented as they deemed necessary.

## **2.5 Qualitative Data Collection**

#### **a. Focus Group Discussion (FGD)**

As a complementary qualitative tool, the team conducted 32 FGDs among the members of two cooperatives in each district. The FGDs verified the information collected through the HH survey and reported on the indicators that could not be done through the household surveys. FGD guidelines with checklists were prepared using participatory methods and approaches. The FGD groups ranged between 5-8 persons with a mix of gender and social groups.

#### **b. In-depth Interview with the Traders**

The study team conducted In-depth Interviews with all five Supply Chain-related traders. Using the traders' interview schedule, key traders involved in Supply Chains (1 from each commodities trader: total 5 commodities traders) were interviewed to determine the Supply Chain's situation and potentiality and constraint associated with the particular component.

#### **c. Interview with Service Provider**

The study team conducted interviews with the Service Providers to collect their opinions and understanding the situation of the different services. There were 10 interviews taken with the key private service providers such as Agro-vets/Paravet, vocational skill trainers/industries, and 3 VAHWs interviewed.

#### **d. Key Informant Interview (KII)**

All together 32 KIIs (at least 2 from each program district of 16 districts) were conducted with knowledgeable persons. The interviewees included lead producers, leader farmers, marketing agents, agricultural extension workers, district, and local level stakeholders. They were also from public service providers (from District Chambers of Commerce and Industries (DCCI), local government Agriculture section, Cooperative section, Medicinal plants, Fish related section, Dairy related and livestock section, Employment Coordinator, Justice committee for GALS and other agriculture related offices) who knew the project.

#### **e. Field Observations**

During the field data collection, Field Supervisors and Experts visited respective districts to observe the project activities and interacted with the beneficiaries. This method was applied to know the changes in behavior and practices of GALS household beneficiaries in terms of economic and decision-making levels in their families.

### **2.6 Information Analysis and Report Preparation**

After the completion of the fieldwork, data was cleaned at the RIMC office. The statistician generated descriptive tables of each survey and provided them to the individual experts. Furthermore, the data set of each survey was provided to the experts for further analysis. The experts analyzed the data, prepared tables and figures and presented them in the report. Finally, the team leader consolidated and summarized each report and prepared the main report and submitted to the PMO.

The Endline survey was the main basis for reporting the Outcome and Impact Indicators of the project. However, they were supplemented by the qualitative research namely the KIIs and FGDs. SAMRIDDHI MIS was the main base for planned vs. actuals Output reporting.

## CHAPTER 3: RESULTS AND DISCUSSION

This section of the report provides progress on the project targets on the project Outputs and Outcome indicators as set by the project. Furthermore, it describes the progress on each indicator of the project.

### 3.1. Basic Information

SAMRIDDHI was mainly conceived as a rural enterprise development project with special focus on poorer segments of youths and migrant workers, and their families. With the major revision of the project targets in 2018, the project achieved its targets as provided in the Table 3 below.

**Table 3: Project Components, Targets and Achievements**

Project Components	Revised Outreach Targets (2018)	Endline Progress
1.1. Supply Chain development (HHs)	10,000 HHs	11,522
1.2 CCI's Capacity development (CCIs)	27 CCIs	27
1.3 Decent jobs (VST & LAM) (Youths)	30,000 Youths	29,307
1.4 a) GALS (HHs)	1,000 HHs	1,378
b) Dream support funds for GALS HHs		502
c) Poverty inclusion fund		288
2.1 Access to Rural Financial Services (strengthening cooperatives /Palikas, Trainees)	150 Cooperatives, 150 Palikas	236 Cooperatives
	60,000 FEEK-1 trainees	91,616
2.2 Migration resources and service	45,000 Service users	75,864

Source: SAMRIDDHI MIS, 2024.

The project achieved the targets in all components except providing services to the migration clients. Moreover, the migration services are taken over by Safer Migration (SAMI) a Swiss Government Funded Project, so their enumeration is not included in this Table. New innovative funds such as Dream Support Fund (DSF) and Poverty Inclusion Fund (PIF) have contributed a lot to increase the benefits among the recipient families.

### 3.2. Project Indicators and Values

The SAMRIDDHI Log-frame has mainly three levels of reporting over the project progress. First of all, it reports to the general Outreach of the project through HHs and individuals disaggregating by gender and age-group especially the youths. These are reported by the SAMRIDDHI MIS and current study has used the data to report project progress over the project period. They are mostly in numbers.

The next type of indicator reporting is on the project outputs, mostly measured in terms of the number of beneficiaries. They are disaggregated by gender and ethnicity to the extent possible.

The third type of indicators reporting is on project outcome which is mostly measured through the results of Endline surveys. Details of outreach, output, and outcome indicators and their planned vs. actual values with their respective sources are provided in Annex-1.

### **3.2.1 Planned vs. Actual Outputs**

The project has achieved all the targets as planned over the project period. In terms of project outreach, the project planned to reach out 420,000 people whereas it reached to 548,881 people at the end of the project. Same trend has been observed in the outreach services of the project, as it intended to reach out to 87,500 HHs whereas it out reached to 104,803 a significant achievement of more than planned. More interestingly, the planned target to reach 45,000 each of male and female population through the activities promoted and supported by the project. The target was less achieved (25,964) in case of males whereas the achievement added into female beneficiaries (78,839). This means the project engaged more female population than male. Also, the project has enumerated significant number of indigenous population (41,049) reached during the project period. The total number of persons receiving services also overachieved (104,803) than planned (90,000).

Females and youth are more benefitted than males in income generating activities or business management. A total of 25,457 were trained against planned 19,000 in this segment. Similarly, more youth (34,378) were trained than planned (31,800) in the same. Target of training to the males was underachieved (13,815 vs. 19,000). Nonetheless, the target was overachieved than planned (39,202 vs. 38,000) in total benefitting more youth and females than the males. Same pattern was observed in FEEK-2. Males and 'not young' population were trained lesser than females and youth while achieving the target (9,895) against plan (8,000).

Almost similar trend was observed in Technical and Vocational Skills and Job Replacements (TVET and Apprenticeships). Males were trained less than females and youth. Because of this, the total target of 30,000 was slightly less achieved (29,251) whereas Members Supported in Rural Producer's Organisations showed the same pattern, but targets were overachieved (11,522) against the plan (10,000).

GALS was introduced as an innovative tool to mobilise and benefit female member of the society in Madhesh province. More number (1,378) of HHs were trained and mentored than targeted (1,000) HHs. Number of the Mentors trained was also more (107) than the target (100).

Number of Financial Service Providers engaged in the support exceeded (236) than planned (150). Persons trained in Financial Literacy and or Use of Financial Products and Services (FEEK-1) showed the same trend. Females and youth targets were achieved more than males. Persons trained in financial literacy, financial product use and services are way above (91,616) than the target (60,000). The number of partner cooperatives accessing wholesale finance or linkage banking has been found more (161) than the target (135).

Unlike the trend of beneficiaries in other project components, use of migration services (MRC/MID) was observed quite different in the target vs. achievements. Among the multiple services they received before, during and after their migration, more males (62,230) received services than the target (38,250). This corroborates the more number males migrating than females due to various reasons. Nevertheless, achievements (75,864) are way more than the target (45,000) remarks the significant project achievements.

While observing the results, females and youth were benefitted more than males except in migration, though the targets were set as equal between males and females. It means the interventions were focused on females and youth than the males.

### 3.2.2 Value of Development Indicators

The project had planned to set up 16,000 RMSEs with a functioning number of enterprises as a profit-making institution. This was over-achieved as 19,090 RMSEs were receiving supports to set up their business. However, the vocational training and followed apprenticeships were achieved. There were 11,422 enterprises were in Supply Chain and 7,668 RMSEs were set up in the Decent Jobs.

The survey asked about increment in profit by the RMSEs. The more proportion of respondents of the treatment group reported increment in profits than the control groups.

Outcome Indicator	Target	Baseline Value	Treatment Value	Control Value	Remarks
Supported rural enterprises reporting an increase in profit			76%	15%	

Since supporting the RMSEs was one of the major project interventions, 76% of the respondents admitted that there were increments in profit in comparison to 15% among the control group.

At the end, the survey asked to the project participants whether they were satisfied with the project supported services. About 81% of the respondents were happy about the project support against the set project targets (70%).

Outcome Indicator	Target	Baseline Value	Treatment Value	Control Value	Remarks
Households satisfied with project-supported services	70%		81%	NA	

The responses were provided in the Likert scale and the first two 'highly satisfied' and 'satisfied' were counted in this indicator.

### 3.2.3 Value of Outcome Indicators

Measuring the values of outcome indicators was the main task of the Endline survey. The targets on respondents' increment in household assets, women reporting minimum dietary diversity, increments on the return of labour at least 125% of minimum wage, level of satisfaction towards the project, respiration check of business enabling environment to have been achieved over the project period. The indicators and planned vs. actual milestones are provided in Annex-1. Individual Tables below briefly present values of each indicator.

Outcome Indicator	Target	Baseline Value	Treatment Value	Control Value	Remarks
Direct beneficiary households reporting increase of at least 20% in HH asset ownership within 4 years of project support, as compared to baseline			69%	NA	

Since there were no baseline estimation and targets on assets ownership, the survey counted checked listed assets compared over the five-year period. The 69% of respondents had reported increased assets during the project period.

Similarly, the survey asked to only female respondents to enumerate their dietary diversification over the project period. A total of 72% admitted that they had followed dietary diversification in comparison to 68% of control group.

Outcome Indicator	Target	Baseline Value	Treatment Value	Control Value	Remarks
Percentage of women reporting minimum dietary diversity (MDDW)	10%		72%	NA	

The question was asked to only female members of 15-49 age group with varieties of their food items, such as grains, tubers, milk and meat products, vegetables and fruits.

One of the remarkable achievements of the project was that over 90% of the vocational trainees and apprentices had gainful employment over the past six months of their training.

Outcome Indicator	Target	Baseline Value	Treatment Value (%)	Control Value	Remarks
No. of supported vocational trainees and apprentices are in gainful employment over at least 6 months, of which 50% are women.			90	NA	
Women			54	NA	

Among them, 50% should have been women whereas the survey result showed 54%.

The survey also enumerated individuals achieving gainful return at least 125% of official minimum wage e.g. Rs. 17,300 with 25% increment Rs. 21,625.

Outcome Indicator Name	Target	Baseline Value	Treatment Value (%)	Control Value (%)	Remarks
No. of individuals achieving a return on labour of at least 125% of official minimum wage in supported farm and non-farm enterprises within 4 years of project support			63	50	

Table suggests that minimum wage support was higher (63%) among project participants than the 50% among non-participants.

A survey was conducted by the CCI officials to evaluate the CCI (self) capacity based on the indicator of the RESPIRATION tool. The result was just above (62.6) than the set target (60).

Outcome Indicator Name	Target	Baseline Value	Treatment Value	Control Value	Remarks
Percentage of partner CCIs achieve minimum score of 145 points - Percentage (%)	60		62.6	NA	Respiration Check Survey

As per the results, there were significant improvements across various capacity indicators, with the most substantial gains seen in knowledge management, diversity and inclusion, and program planning.

The next outcome indicator was Partners' portfolio at risk (PAR). In this assessment, it is assumed that the lower the value, the greater the effectiveness of the financial institutions. Portfolio at risk is usually calculated by using the amount of loan outstanding that is overdue compared to total loan portfolio.

Outcome Indicator Name	Target	Baseline Value	Treatment Value (%)	Control Value	Remarks
Partner financial service providers with portfolio-at-risk $\geq 30$ days below 5%			3.99	NA	236 partner FSPs
Households – Percentage (%)	33		25.64	NA	

Based on the Sana Kisan Laghubitta Bittiya Sanstha's (SKBBL) data received from SAMRIDDHI, the PAR was calculated as 3.99% which was lower than the standard set at 5%. So, PAR was not threatening for SAMRIDDHI partner institutions. Furthermore, the vulnerable HHs due to PAR was enumerated much lower (25.64%) than the targeted threshold (33%). This means that there were less vulnerable HHs than expected.

The overall Endline assessment showed positive results towards achieving the project goals. The project performance against project participants (treatment) and non-participant (control) respondents are provided in the Components and Sub-Component sections of the report below.

### 3.3. Discussions on the Components of the Project

This chapter explores Components of the project namely Supply Chain Development, GALS, Rural Finance, Migration and Decent Jobs. The performances of each of them are described below.

#### 3.3.1 Supply Chain Production

The Supply Chain Development component of the SAMRIDDHI project aimed at fostering micro and small enterprises in rural areas, thus creating jobs for small-scale producers. It focused on building competitive and inclusive agricultural and non-agricultural clusters within Supply Chains to access broader markets and increase income. Integrating these clusters into wider Supply Chains aiming to drive economic growth and empower rural



communities. The survey evaluated project interventions to refine strategies for maximizing socio-economic outcomes and impact on rural livelihoods.

Following themes were assessed in this Endline survey to understand the effectiveness of each theme in terms of:

- a) Household production and income status
- b) Adaptation of climate resilient practices
- c) Access to input and support services
- d) Access to market

The survey assessed Supply Chain in dairy farming, goat farming, vegetable cultivation, fish farming, and medical aromatic plant cultivation. Each Supply Chain is crucial for enhancing income of rural livelihoods. Project interventions aimed to optimize production practices, improve market access, and enhance value addition within these sectors.

#### **a) Major intervention areas**

- **Training:** The project together with service providers provided various trainings to enhance the capacity of Supply Chain development actors in the project areas. These sessions covered technical skills, market access, financial management, quality assurance, and sustainable cultivation practices. By equipping these groups with essential knowledge and skills, the project aimed to promote socio-economic growth in the rural communities.
- **Input supply:** The project supported and facilitated linkages with input service providers to farmers to ensure supply of high-quality seeds, improved livestock breeds, and essential inputs like fertilizers. They also received nutritious feed for livestock and access to required agricultural equipment.
- **Access to finance:** The project offered financial support to rural entrepreneurs through tailored credit and finance options. It also provided matching grants for capital investments and operating expenses. These initiatives empowered rural entrepreneurs, drove economic growth, and sustained businesses in rural communities. With reference to access to loan, out of total borrower (N=113), 22% took loan to expand agriculture and livestock enterprises, 21% to start new agriculture and livestock enterprises. When asked about the other purposes of loan taking - land purchase, fish farming and vegetable farming were the responses. Regarding insurance, only 7% (n=1814) insured in livestock but no one insured on crop, fish and MAPs. The reasons were not tailored in the HH survey. However, the FGDs and KIIs revealed that the insurance companies were either reluctant to offer the services or did not have such insurance products on hand.
- **Technical services:** The major focus of the project was to make sure that technical service is available from multiple grass-root level service providers including Village Animal Health Workers (VAHWs), Community Livestock Assistants (CLAs), Community Agriculture Assistants (CAAs), Local Resource Persons (LRPs), and others to address diverse needs in livestock health and management, agriculture, and community development. These services ensured equitable support directly to producers, contributing to the resilience and prosperity of rural communities in the long term.

- **Production:** The project focused on improving agricultural productivity and diversification by helping farmers to adopt advanced techniques, manage soil and pests effectively, and cultivate high-value crops suitable for local conditions. It also supported processing, collection, storage, and packaging to increase the value of agricultural products for market readiness.
- **Market Linkages:** The project emphasized on Market Linkage, Multi-stakeholder Platforms (MSP) and Business-to-Business (B2B) connections. The project studies Market Clusters, and Marketing Channels to boost market connections ensuring fair prices of the products through foster collaborations, and optimizing marketing channels. These efforts enhanced the profitability and sustainability of rural enterprises.

#### b) Programme participants by ethnicity

**Hill Area:** The table 4 below shows that in the Hill area, Janajati (indigenous) beneficiaries constitute 17.4% of the treatment group and 22.0% of the control group. Dalit representation is 5.6% in the treatment group and 3.0% in the control group. Other ethnicities in the Hill area constitute 24.0% in the treatment group and 20.3% in the control group.

**Table 4: Involvement of Beneficiaries in the Supply Chain by Ethnicity**

Treatment									
Theme/ Ethnicity	Hill Janajati	Hill Dalit	Hill others	Terai Janajati	Madhesi	Terai Dalit	Muslim	Terai others	Total
Dairy	13	4	46	4	31	8	0	3	109
Fish	2	1	0	13	52	7	3	0	78
Goat	24	5	28	1	0	1	0	1	60
MAPs	5	2	3	17	7	5	1	0	40
Vegetable	27	11	21	13	42	6	0	2	122
Total	71	23	98	48	132	27	4	6	409
%	17.4	5.6	24.0	11.7	32.3	6.6	1.0	1.5	100
Control									
Dairy	12	2	29	8	25	9	0	2	87
Fish	1	0	1	7	27	10	1	1	48
Goat	20	1	18	0	5	0	1	1	46
MAPs	4	0	1	12	12	3	0	0	32
Vegetable	30	6	13	8	25	7	1	2	92
Total	67	9	62	35	94	29	3	6	305
%	22.0	3.0	20.3	11.5	30.8	9.5	1.0	2.0	100

**Madhesh Area:** Madhesi beneficiaries are prominently involved, representing 32.3% in the treatment group and 30.8% in the control group. Dalit representation in the Terai is encouraging as 6.6% in the treatment group and 9.5% in the control group.

**Terai Area:** The participation of other ethnic groups in the Terai is minimal, with varying percentages across different Supply Chain themes.

Notably, the Endline survey also showed that single and women headed households' participation in Supply Chain was 14% in dairy, 18% in fish, 12% in goat, 10% in MAPs and 14% in vegetables.

### c) Household production and income

The survey showed a notable increase (76%) in production after the project intervention in all five Supply Chain commodities and enterprises compared to the control group's 15%. This indicates substantial growth in production and profits for enterprises supported by the project.

**Table 5: Households Reporting Increased Production Post-Project Intervention**

Group	Supply Chain commodity/enterprise						
	Vegetable	Dairy	Goat	Fish	MAPs	Total	Aggregate (%)
<b>Treatment</b>	109 (89%)	75 (69%)	46 (77%)	53 (68%)	26 (65%)	309	76%
<b>Control</b>	12 (13)	4 (5%)	4 (9%)	24 (50%)	3 (9%)	47	15%
<b>Treatment No.</b>	122	109	60	78	40	409	
<b>Control No.</b>	92	87	46	48	32	305	

Remarkably, the vegetable enterprise exhibited the highest increase at 89%, indicating significant potential for expansion in suitable project areas.

The farmers, entrepreneurs and traders were asked whether they noticed changes in services and facilities such as inputs and agro-vet services before and after the project. Table 6 below shows that 89% vegetable farmer, 71% fish farmer, 63% of dairy farmers and entrepreneurs, 45% of goat farmers, and 23% of MAPs participants reported an increase in services and facilities.

**Table 6: Services and Facilities Before and After the Project**

Services/facilities	Increased (%)	The same (%)	Decreased (%)
Dairy farming	74	24	2
Fish	71	24	5
Goat farming	75	23	2
MAP farming	56	40	4
Vegetable	89	9	2

However, some respondents indicated no change or a decrease in these services and facilities. Approximately 24% of dairy farmers, 23% of goat farmers, and 40% of MAP participants stated that things remained the same, while a smaller percentage noted a decrease.

#### d) Household income before and after the project

Overall, there is a notable increase in reported income following the project implementation namely in MAPs (65%), Dairy (68%), Fish (68%), Goat (77%), and Vegetable (89%). These results suggest that the project interventions have been effective in boosting farmers' incomes.

The survey enumerated whether there were differences in income before and after the project by gender. Table 7 below provides observed gender-specific variations.

**Table 7: Comparison of Income Changes Before and After Project Intervention**

Supply Chain	No.	Response	Female		Male		Total
			No.	%	No.	%	
Dairy	109	Increased	45	41	29	27	74 (68 %)
		Same	18	17	10	9	
		Decreased	6	6	1	1	
Fish	78	Increased	29	37	24	31	53 (68 %)
		Same	7	9	11	14	
		Decreased	5	6	2	3	
Goat	60	Increased	23	38	23	38	46 (77 %)
		Same	8	13	5	8	
		Decreased	0	0	1	2	
MAPs	40	Increased	19	48	7	18	26 (65 %)
		Same	8	20	3	8	
		Decreased	2	5	1	3	
Vegetable	122	Increased	65	53	44	36	109 (89 %)
		Same	6	5	4	3	
		Decreased	1	1	2	2	

**Note:** The total percentages may not always sum to 100% due to rounding and possible missing categories (e.g., respondents reporting no change in income). However, specific data for calculating and analyzing the basic opportunity cost of engagement in the Supply Chain were not collected. Additionally, calculating the consumption value of production by households is complex. According to national references (MoF, 2016), the approximate per capita per annum consumption are as follows: vegetables, 128 kg; meat, 18 kg; milk, 72 liters.

## e) Supply Chain indicators reporting

**Indicator: No. of individuals achieving a return on labour of at least 125% of official minimum wage in supported farm and non-farm enterprises**

Table 8 reveals compelling evidence that the treatment group consistently outperforms the control group across all five Supply Chain commodities and enterprise. With a labour return exceeding 125% of official minimum wage (e.g. Rs. 17,300) in MAPs, vegetable, and fish farming, the treatment group achieved an impressive aggregate return of 62%, significantly higher than the control group's 47%.

**Table 8: No. of individuals achieving a return on labour of at least 125% of official minimum wage in supported farm and non-farm enterprises.**

Group	Supply Chain commodity/enterprise						
	Vegetable	Dairy	Goat	Fish	MAPs	Total	
<b>Treatment</b>	90 (74%)	51 (47%)	26 (43%)	55 (71%)	30 (75%)	252	62%
<b>Control</b>	67 (73%)	32 (37%)	16 (35%)	30 (63%)	9 (28%)	154	47%
<b>Treatment No</b>	122	109	60	78	40	409	
<b>Control No</b>	92	87	46	48	32	305	

**Note:** Return on labor = gross income – Total labor cost ÷ labor cost x 100

These results highlight the profitability and potential for expansion in these sectors, indicating substantial benefits for enterprises supported by the project. Specifically, the positive outcomes in vegetable farming underscore its crucial role in local diets and markets, suggesting broader economic benefits for neighbouring communities and sectors.

**Indicator: Land brought under climate resilient management target (target-1000 ha.)**

The project successfully achieved its climate-resilient land management goal of 1000 hectares, covering a total of 3621 hectares. Notably, fish farming contributed 0.9 hectares, slightly more than other Supply Chain.

**Table 9: Number of hectares of land brought under climate resilient management.**

Components	Treatment (Ha)	Cultivated /Ha	Control (Ha)	Cultivated /Ha	Treat-ment sample	Control sample	No. of Project beneficiary	Area cultivated
Vegetable	27	0.22	15.9	0.17	122	92	3,445	762
Dairy	13.6	0.12	7	0.08	109	87	3,191	398
Goat	9.2	0.15	3.3	0.07	60	46	1,521	233
Fish	70.5	0.90	43	0.90	78	48	1,774	1,603
MAPs	21.1	0.53	5.5	0.17	40	32	1,182	624
<b>Total</b>	<b>261.1</b>	<b>1.93</b>	<b>74.7</b>	<b>1.4</b>	<b>409</b>	<b>305</b>	<b>11,113</b>	<b>3,621</b>

Based on the survey findings and FGDs, it is anticipated the land brought under climate resilience is approximately 1,448 ha (40% of 3621 ha).

**Indicator: Small scale producers adopting environmentally sustainable and climate resilient technologies and practices**

The farmers and entrepreneurs are employing various technologies, such as dairy, goat farming and vegetable cultivation, with the project ensuring their adoption. The data shows that producers have incorporated environmentally sustainable and climate-resilient practices like forage cultivation in terrace risers and fishpond bunds, stall feeding, controlled grazing, dung and manure management, liquid manure, composting, mulching, bio-pesticides, insect nets and irrigation.

**Table 10: Environmentally sustainable and climate resilient technologies and practices**

Farming	Treatment	Control	Treat (N)	Control (N)	Treatment (%)	Control (%)
Vegetable	60	35	122	92	49	38
Dairy farming	82	53	109	87	75	60
Goat farming	34	15	60	46	56	32
Total/Aggregate (%)	<b>176</b>	<b>103</b>	<b>291</b>	<b>225</b>	<b>61</b>	<b>46</b>

Specifically, 75% of dairy producers and 56% of goat producers have adopted these technologies, compared to 60% and 32% respectively among the control group.

**Indicator: Persons trained in production practices and/or technologies**

It becomes evident that the project's support in training individuals in production practices and technology across all five Supply Chains is effective. The treatment group showed a notable impact of trained individuals on knowledge dissemination, with an aggregate of 64%, compared to the control group's 18%. This indicates that these training packages have led to substantial growth in production and profits for enterprises supported by the project.

**Table 11: Persons trained in production practices and/or technologies.**

Group	Supply Chain commodity/enterprise						
	Vegetable	Dairy	Goat	Fish	MAPs	Total	Aggregate (%)
<b>Treatment</b>	60 (49%)	64 (58%)	50 (83%)	36 (47%)	33 (82%)	183	64%
<b>Control</b>	12 (13%)	15 (8%)	0 (0%)	4 (8%)	6 (19%)	25	18%
<b>Treatment No.</b>	122	109	60	78	40	409	
<b>Control No.</b>	92	87	46	48	32	305	

Particularly noteworthy is the goat and dairy sector, which exhibited the highest effect at 83% and 58%, respectively, indicating significant potential for continued success in these areas.

## f) Market Access

The study shows diverse access to the markets for various products in the project area. Local markets, haat bazars, and wholesale traders are prominent, except for MAPs. Farm gate transactions dominate goat purchases, accounting for 97% of transactions. Furthermore, the prevalence of buyback agreements is notably higher for MAPs (73%), fish (24%), vegetables (22%) compared to control groups (34%, 19%, and 4% respectively). MAPs have higher prevalence, due to traditional cultivation practices. Such agreements are less common for goats and dairy, possibly because of open markets and traders' direct engagement with farmers.

**Table 12: Market Access and Business to Business Linkages**

Market access	Treatment group					Control group				
	Veg (%)	Dairy (%)	Goat (%)	Fish (%)	MAP (%)	Veg (%)	Dairy (%)	Goat (%)	Fish (%)	MAP (%)
Buyers comes to home, local traders		4	97					87		
Collection center	28					21				
Local market/shop/ butcher, hat bazar	75	7	27	40		64	8	22	17	
Private agency/ government company					73					34
Cooperative										
Corporation (govt.) collection center										
Direct to consumers	49		5			48		4		
Wholesale traders	51	2		32		39	5		21	
Buy back arrangement	8			22	73	4			19	34
<b>HH Sample (No.)</b>	<b>122</b>	<b>109</b>	<b>60</b>	<b>78</b>	<b>40</b>	<b>92</b>	<b>87</b>	<b>46</b>	<b>48</b>	<b>32</b>

The findings indicate that the multi-stakeholder forum and Business-to-business linkage approach have positive impact on production and income. This was attributed to several factors: (a) Fostering good understanding and relationships (b) Ensuring market assurance (c) Providing a platform for price negotiation (d) Facilitating linkages with other organizations (NGOs) (e) Establishing new markets and, (f) Enabling knowledge sharing. These findings suggest that the project intervention using this approach was effective and practical.

However, concerns were raised regarding delayed payments, especially concerning milk, from small dairy industries and milk collector groups and cooperatives. This issue has directly affected the daily management of dairy animals. Furthermore, it is possible that this problem



has been worsened by on-going cooperative and microfinance dysfunction related movements in the country.

### **g) Conclusions**

In overall, the project interventions have significant contribution in bringing changes related to financial gains of the beneficiaries. Due to positive changes in productivity and household income, the beneficiaries showed high level of satisfaction towards the grant support from SAMRIDDHI.

SAMRIDDHI identified issues and opportunities within the fish Supply Chain at different levels - from local clusters to regional and national consultative and MSP meetings. They were engaged in producers, local traders, wholesalers, input suppliers, and service providers fora. The outcomes of these meetings were embraced by local municipalities, which then developed cluster-based strategies. For instance, Kolhabi Municipality in Bara district took the lead by setting up fish cluster which is followed by five municipalities in the district.

Regarding the marketing of live fish, there have been no significant issues due to the presence of numerous local traders who are linked with wholesalers in regional and national markets. Support for fish fingerlings production and the provision of three-wheeler vehicles for live fish transport have further enhanced the Supply Chain's efficiency and effectiveness.

Nonetheless, challenges persist in the realm of sales practices. From the producers' perspective, issues such as in commissions and associated charges have not seen much improvement, whereas traders perceive them as manageable. A notable concern among traders is that the fishermen cheating in weighing, despite the adoption of digital balances supported by the matching grant.

In vegetable Supply Chain under the SAMRIDDHI showed varying effectiveness across regions. Collective marketing through collection centers was more successful in hill districts compared to Terai, where transport is easier and markets are closer. The use of plastic tunnels proved beneficial for off-season vegetable nurseries in Terai and tomato production in hills. Plastic mulch was cost-effective in Terai, reducing weeding costs, insect and disease infestations, and water use through moisture conservation. However, in hills, farmers faced challenges such as increased soil insect activity and difficulty in application due to small and uneven terraces.

The cluster approach of MAPs commodity in specific local government (Gujara-Rautahat) is fully functional and recommended to extend the cluster to Bara as well. The groups in Rautahat and Bara regarding MAPs cultivation have already established and engaged in MAPs farming with the support of SAMRIDDHI. Farmers of Rautahat are cultivating the MAPs in their farmland and lease land as well. For instance, the Essence Yerona Pvt. Co. has taken the land in lease from municipality and provided to group members for MAPs plantation. Producers of Rautahat and Bara had an agreement with MAPs traders (Private Company and Government Company) and is operational now.

The 100% grant provided to marginalized participants, especially through GALS, effectively supported Supply Chain activities, leading to increased incomes. Some traders and Agro-vets contributed input supplies and technical services as part of their business, while trained rural service providers also played a crucial role in delivering technical support to vegetable producers.

### 3.3.2 Gender Equality and Social Inclusion (GESI)

#### a) Background

Gender Equality and Social Inclusion (GESI) is a key focused component in the SAMRIDDHI project. The primary target groups are existing formal and informal rural micro-entrepreneurs with potential for development and expansion in both on-farm and off-farm activities. This includes poor households, particularly landless or nearly landless families, unemployed or underemployed youth, women, and marginalized groups interested in developing businesses or securing sustainable wage-earning jobs. Additionally, returnee migrants, remittance-receiving households, and small enterprises that facilitate micro-enterprise access to inputs, services, and markets, or have the potential to generate employment, are also key focus areas.

Women are the core target group of SAMRIDDHI across all project components, constituting 33 percent of the project beneficiaries according to the project document. However, each component and thematic expert should focus to incorporate 50 percent women in their work plans (RERP, 2017).

In addition to women and youth, the project has set inclusion targets for seven social groups to enhance social inclusion efforts namely: 1. Muslims - 8.48%, 2. Terai Dalits (Socio-economic Level 3) - 12.11%, 3. Madhesis (Socio-economic Level 2) - 32.53%, 4. Terai Janajati - 9.67%, 5. Hill Dalits - 3.34%, 6. Hill Janajati - 18.85%, and 7. Others - 15.02%. Project activities were implemented as planned. However, by 2017, the project's performance was below than expected. As a result, the project design was updated and restructured in 2018 to include a separate component for the mobilization and inclusion added as Component 3. The inclusion targets remained the same for youths and social groups but women participation target was changed from 33% to 50%. Additionally, the outcome 'Increased social and economic empowerment of vulnerable women from high-risk households' was incorporated into the result hierarchy under this component. The provision of social mentoring in priority Palikas only, with an expected focus on those in the Terai with greater concentrations of high-risk households in Sub-component 3.2 through Gender Action Learning system (GALS).

GALS is a community led empowerment methodology that effectively supports comprehensive livelihood planning, gender justice and rural transformation. A number of development organizations promote GALS worldwide. The IFAD is leading GALS innovation by supporting its implementation in more than 50 projects in 26 countries as of 2018.

The project adopted GALS methodology to include poor households, particularly landless or nearly landless families, unemployed or underemployed youth, women, and marginalized groups interested in developing businesses or securing sustainable wage-earning jobs. The GALS methodology under the Social Mentoring activities was designed for SAMRIDDHI based on evidence-based approaches, especially – for the development of joint household visions and corresponding plans; discussing opportunities to assist women and youth from high risk households in effectively engaging in the local (rural) economy (access to land, mentorship); assessment of risks, barriers and emerging opportunities with the consideration of: (a) Development of a household vision (b) Household planning: use of resources and opportunities available, including remittances (c) Identifying and addressing common barriers for household progress (including common areas of gender inequality; youth's and

women's active and sustainable engagement in profitable livelihood strategies and the importance of accessing land and securing tenure (d) Balancing the costs and the benefits of migration and aligning migration and financial goals at household and individual levels and, (e) Provision of basic information to prevent malnutrition (RERP, 2018).

Consequently, the following outcome and output indicators as Table 13 were developed in the project Log-frame.

**Table 13: Outcome and Output Indicators of Social Mentoring to High-risk Households**

Results Hierarchy	Indicators	End Target
<b>Outcome:</b> Increased social and economic empowerment of vulnerable women from high-risk households	<b>Individuals demonstrating an improvement in empowerment</b>	
	Total persons - Number of people	700
	Females - Females	700
<b>Output</b>	<b>Households supported with GALS methodology</b>	
	Number of Households mentored through GALS - Number	1,000
	No. of GALS mentors trained - Number	100

#### **b) Overall results achieved in GESI**

After redesigning the project in 2018, it has been implemented accordingly and achieved meaningful results on gender quality and social inclusion over the 6-year implementation period. Specifically, SAMRIDDHI has established a robust Management Information System (MIS) system to capture disaggregated data aligned with these categories as identified in targeting, Gender Equality and Social Inclusion Strategy Guideline 2017. The project further categorized the beneficiaries as of their age group and migrant information i.e., age less than 18 years, age between 18 to 24 years, age between 24 to 40, and age greater than 40 years, and migrant family, non-migrant family and prospect migrant family are categorized in the project MIS.

#### **i) Participation and Economic Empowerment of Women and Men**

According to the project MIS data, women's participation is high (76%), exceeding the target of 50% in all areas except migration services (18%), as expected. In overall, youth participation is recorded (75%), in Supply Chain (67%), in Decent Jobs (92%), and in FEEK (61%). Additionally, there are 1378 women from the supply chain groups identified for GALS methodology in 7 districts of Terai, 502 households received additional Dream Support Fund (DSF) amongst them.

The data for all beneficiaries indicates that women and youth participation in the project is strong and women and youths received a substantial proportion of project benefits as well as gained social and economic development opportunities.

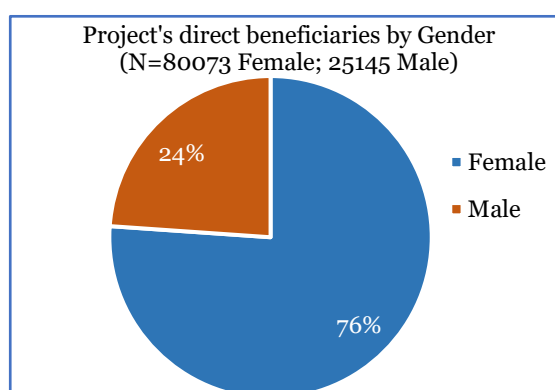


Figure 4: Project's beneficiaries by gender.

The Tables 14-16 below provide the details of project target beneficiaries in overall participation status of women, youths, and caste/ethnicity (social groups) respectively.

**Table 14: Overall Project Beneficiaries by Gender in All Components**

Component/subcomponents	Gender	
	Female	Male
1.1 Supply Chain Development	7,888	3,634
1.3 Decent Job (VST & LAM)	16,600	12,921
2.1 Rural Finance (FEEK-1 through Coops.)	55,585	8,590
<b>Direct Beneficiaries</b>	<b>80,073</b>	<b>25,145</b>
2.2 Migration (MRC Clients)	13,646	62,267
<b>Total With MRC</b>	<b>93,719</b>	<b>87,412</b>

**Table 15: Overall Project Beneficiaries by Youth in all components**

Component/sub-component	Youth (18-40 years)	%
1.1 Supply Chain Development	7,703	67
1.3 Decent Job (VST & LAM)	27,302	92
2.1 Rural Finance (FEEK1 through Coops)	39,272	61
<b>Direct Beneficiaries</b>	<b>74,277</b>	<b>71</b>
2.2 Migration (MRC Clients)	62,295	82
<b>Total With MRC</b>	<b>136,572</b>	<b>75</b>

The project seriously targeted the youths (18-40 years) group. The highest proportion of youths were benefitted from Decent Jobs followed by Migration and Supply Chain development.

Similarly, the project targeting was inclined towards excluded and marginalized people. Table 16 shows the distribution of project beneficiaries across different ethnic groups. This indicates that the majority of the project's beneficiaries are from the Janajati ethnic group, comprising 41.5% of the total beneficiaries. Then other category of the beneficiaries (Brahmin/Chhetri/ Dasnami/Thakuri) follows with 24.5%, while Madheshi Eco 2<sup>2</sup> accounts for 16.3%, Dalit for 11.4%, and Muslim for 6.3%.

<sup>2</sup> Madheshi Eco-2 (Economic level 2): Targeting, Gender Equality and Social Inclusion Strategy/Guideline defines "Madheshi (economic level 2)" are: Amat, Barai/Sharma, Badahee, Bharaee, Bin, Dev, Hajam/Thakur, Haluwai/Sah/Gupta/Laheri, Kahar, Kalwar/Chaudhary/Jaiswal, Kamar, Kanu, Kathbaniyan/Rauniyar/Niniyar, Kewat/Kuwar/Pandit/Kapar/Kapadi, Koiri/Kushwaha/Mahato/Singh/Meheta, Kumhar, Kurmi, Lodh, Mallaha, Mali, Natuwa, Nurang, Rajbhar, Rajdhob, Saini, Sonar, Sudhi/Bhagat/Panjiyar, Teli, Terai Others, Yadav/Rai/Banrait/Kushrait/Ahir/Barbariya/Raut/Singh.

**Table 16: Project Beneficiaries by Caste/Ethnicity in Project Components**

Component/sub-component	Ethnicity					Total
	Dalit	Janajati	Madheshi Eco-2	Muslim	Other	
Supply Chain Development	1,432	3,241	3,306	194	3,349	11,522
Decent Job (VST & LAM)	3,840	14,973	1,063	676	8,969	29,521
Rural Finance (FEEK1 through Coops)	8,276	22,633	14,463	2,090	16,713	64,175
<b>Total Direct Beneficiaries</b>	<b>13,548</b>	<b>40,847</b>	<b>18,832</b>	<b>2,960</b>	<b>29,031</b>	<b>105,218</b>
Migration (MRC Clients)	7,148	34,260	10,606	8,500	15,399	75,913
<b>Total with MRC</b>	<b>20,696</b>	<b>75,107</b>	<b>29,438</b>	<b>11,460</b>	<b>44,430</b>	<b>181,131</b>
<b>Total in percentage</b>	<b>11.4%</b>	<b>41.5%</b>	<b>16.3%</b>	<b>6.3%</b>	<b>24.5%</b>	

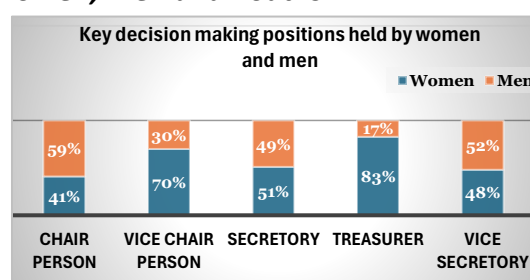
According to the project's Endline survey, there has been a significant increase in reported income for both women and men before and after project implementation. The data from survey show that women's income increased by 40% in Dairy, 37% in Fish, 48% in MAPS, and 53% in vegetable while men's income increased by 27% in Dairy, 31% in Fish, 18% in MAPS, and 38% in vegetable Supply Chain. Additionally, income for both women and men increased by 38% in goat Supply Chain after the project implementation. This data indicates that the project has been successful in empowering women economically. Detailed comparative data on income changes before and after project intervention by gender is provided in Table 7 in the relevant Supply Chain component above.

## ii) Voice and Agencies: Changes in Decision Making of Women, Men and Youth

According to the project MIS data from the decision-making perspective, 59% of women and 68% of youth are occupying decision making roles in the 1451 decision making positions. By disaggregating these with positions, 41% Chairpersons, 70% Vice-chairpersons, 51% Secretaries, 83% Treasurers and 48% Vice Secretaries are women which indicates in increased voice and agency of women and youths. Table 17 and Figure 2 provide detailed numbers and percentages of beneficiaries.

**Table 17: Decision Making Positions Held by Women, Men and Youths**

Key Positions in Groups and Coops	Women	Men	Youth
Chairperson	168	238	239
Vice-Chairperson	181	79	157
Secretary	188	181	293
Treasurer	298	60	257
Vice-Secretary	28	30	40
Total (No.)	863	588	986
%	59%	41%	68%

*Figure 5: Decision-making positions held by gender.*

The participation in decision making positions by ethnicity/social/caste groups, there are 1,451 decision-making positions within the project-supported Supply Chain groups and cooperatives. The distribution of leadership positions by caste/ethnicity is presented in Table 18 below.

**Table 18: Key decision-making positions hold by ethnicity groups.**

Key Positions on Groups and Cooperatives	Dalit	Janajati	Madheshi Eco2	Muslim	Other	Total
Chairperson	38	113	130	3	122	406
Vice-Chairperson	33	62	76	8	81	260
Secretary	34	105	109	7	114	369
Treasurer	41	101	107	5	104	358
Vice-Secretary	6	14	12	0	26	58
Total (No.)	152	395	434	23	447	1,451
%	10	27	30	2	31	100

Of which, 31% positions are occupied by Others (Brahmin, Chhetri, Dasnami, Thakuri) category, followed by Madhesis (Socio-economic Level 2) 30%, Janajati 27%, Dalits 10% and Muslims 2%. Proportionate representation of Muslims, Janajati and Dalits in decision making positions is seeming weak compared to other project beneficiaries.

### iii) Numbers of Individuals Demonstrating an Improvement in Empowerment

From the Endline survey, the survey collected perceptions of major changes in women's empowerment indicators from the entire sample of the households. Using a Likert scale, the survey asked respondents to rate the changes in empowerment of women members after their involvement with SAMRIDDHI, with five options: [1] Not much changed, [2] Changed a bit, [3] Okay (medium extent), [4] Changed well, and [5] Changed very well. Analysis of responses ranging from [2] Changed a bit to [5] Changed very well showed that over 75% of respondents in all 7 indicators reported positive changes. Combining data from both the surveys - GALS households and the overall sample survey, it can be concluded that at least 1,072 women have been empowered through the SAMRIDDHI, exceeding the target (of 700) by 153%. Figure 6 below illustrates the perception of changes in women, categorized by specific indicators on individuals demonstrating an improvement in empowerment.

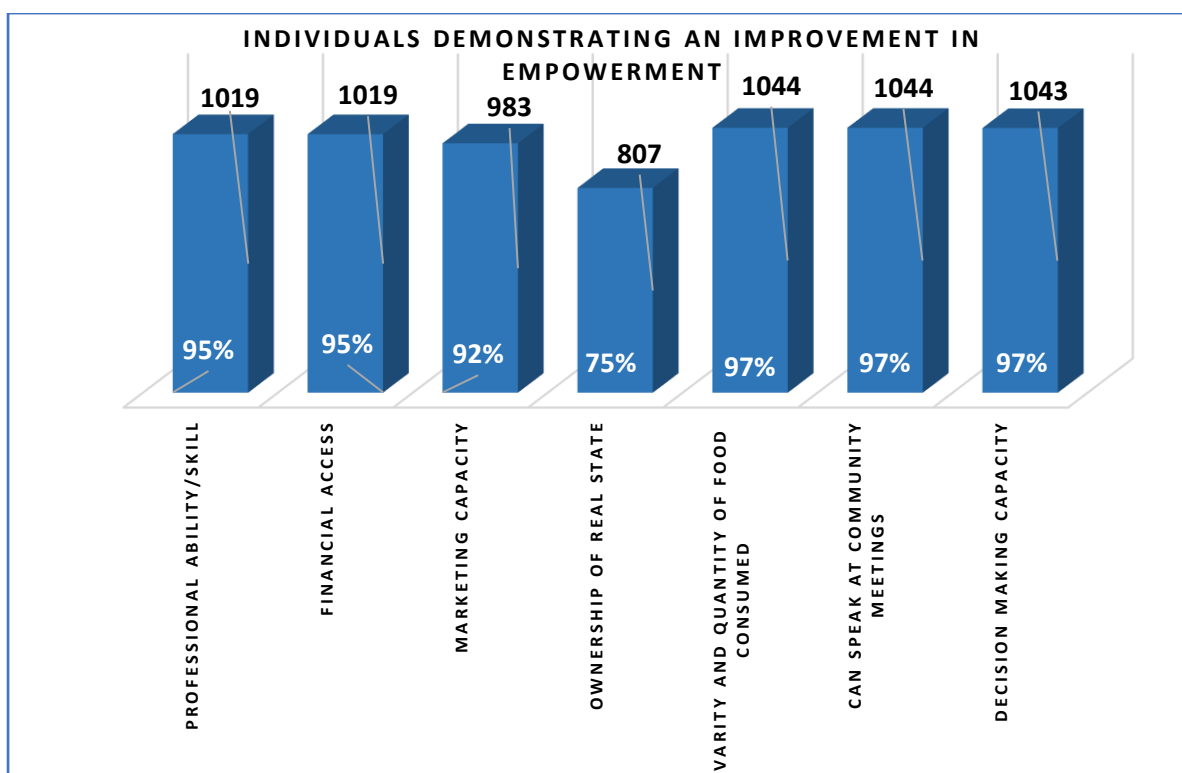


Figure 6: Individuals demonstrating an improvement in empowerment.

#### iv) Equitable Sharing in Workloads and the Recognition of Household Work

While equitable workload sharing among 300 GALS were asked and the data indicates a shift in workload distribution between women and men. The MIS data indicated that fewer women now spend over 8 hours daily on household reproductive work compared to before the GALS Project. About 39% of women dedicated their entire day to HHs tasks and 58% to animal husbandry activities like feeding, cleaning, and milking, alongside domestic chores.

Respondents noted increased recognition from family members, particularly males, regarding household responsibilities, including water collection and childcare. They are also more supportive of women's initiatives in income-generating activities (IGAs) under the GALS methodology. Specifically, 230 respondents reported family support for IGAs, with 39.1% receiving advice, 34.3% receiving practical assistance in work, 23.5% receiving financial backing, and 3.1% receiving moral encouragement. Detailed figures and percentages categorized by type of support are provided in Table 19, illustrating types of work and daily hours spent by women and men under the GALS work balance indicator (8).

#### c) The GALS survey

The GALS covered 300 participants from random sampling amongst 1378 women participants that have been involved in GALS methodology. All respondents were women who represented 51 from Bara, 56 from Dhanusa, 50 from Mahottari, 38 from Rautahat, 29 from Saptari, 20 from Siraha, and 56 from Sarlahi.

Youth participation among the respondents was 53%. The distribution across different ethnic groups showed that the majority were from the Madheshi community (50%), followed by Janajati-Terai (17%), Dalit-Terai (14%), Janajati-Hill 9%, Other-Hill (6%), Muslim (2%), Dalit-Hills (2%), and Other-Terai (less than 1%).

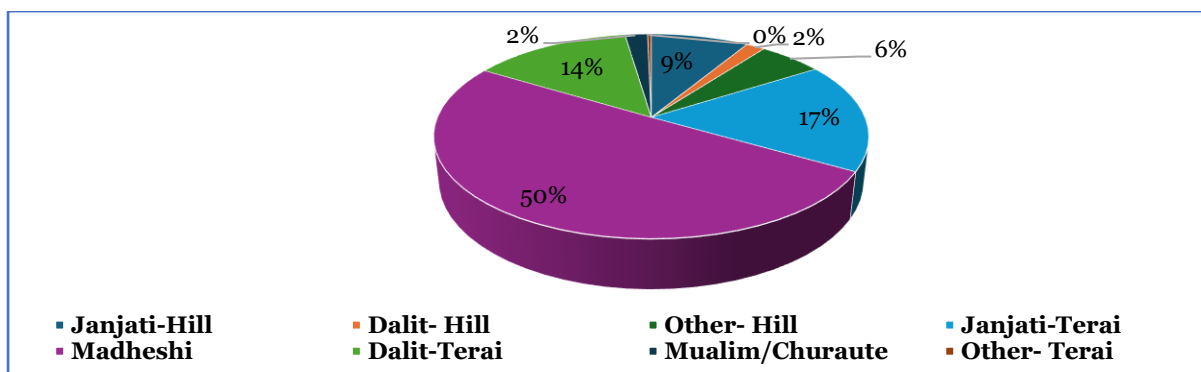


Figure 7: Respondents by Caste Ethnicity in GALS Survey

### i) Endline Survey Results in GALS Participation and Empowerment

According to the project MIS data, 1,378 households were supported with practicing GALS methodology, which is significantly high at 138%, against the target of 1,000 households from the identified Supply Chain groups in seven districts during the project period. Furthermore, 105 mentors trained against the target of 100 mentors, and 502 households received extra support through the Dream Support Fund (DSF). The DSF is an initiative to support those group members who actively practiced various GALS tools, including the Road Vision Journey<sup>3</sup>, Gender Balance Tree<sup>4</sup>, Empowerment Leadership Map<sup>5</sup>, and Multilane Highway<sup>6</sup>, potentially catalyzing improvements in their livelihoods and overall wellbeing in the spirit of tangible support for the extensive GALS Follow-Up activities.

The project's Endline survey on individuals demonstrating an improvement in empowerment indicators focused primarily on the Outcomes achieved through GALS. According to the IFAD's core indicators, there are 10 indicators for measuring individuals demonstrating improved empowerment. The respondents were asked questions reflecting the essence of these 9 indicators in out of 10 (1 indicator self-efficacy was missed during the questionnaire preparation phase). The Table 19 below provides the results of individual's empowerment indicators as follows:

<sup>3</sup> Road Vision Journey is a participatory pictorial tool; it produces a plan to help people work towards one realisable element of their household vision. Participants prepare an individual Vision Journey with opportunities, challenges, milestones and actions for the next 12 months in notebook diaries. These are then tracked and reviewed over time/annual basis with preparing next milestones and actions.

<sup>4</sup> Gender Balance Tree is a powerful way to collect and consolidating information of gendered activity profile, access/control profile and time schedule that can show the most constructive ways forward within a tree. And it is credible quantification of the serious imbalances by participants themselves. It also focuses on identifying immediate and longer-term action commitments participants can make to improve the gender balance and increase household wellbeing through more efficient division of labour, more productive expenditure, more equal distribution of ownership of household assets and decision-making.

<sup>5</sup> Empowerment Leadership Map is the link between the individual and collective change process. It is a detailed analysis of emotional, economic and power relationships within families and communities, including analysis of patterns of violence. However, at this stage the individual maps must be confidential and ensure that sharing such sensitive information does not make people vulnerable.

<sup>6</sup> Multilane highway is a tool of consolidation all 3 tools. It starts by giving participants some time to look back through their diagrams and bring these together into their personal Multilane Highway for monthly tracking until the first Participatory Gender Review. In the Top Lane, it has included the vision, milestones and actions of Road Vision Journey, in the Middle Lane, it has included the changes in gender relations in the household required for women and men to achieve from the Gender Balance Tree, and in the Bottom Lane, has included to achieve that vision and actions from the Empowerment Leadership Map.



**Table 19: Results on the Improved Empowerment of Individuals**

Indicators	Women	Men	Both
<b>1) Autonomy in income (n=300)</b>			
Decisions on the use or expenditure of household income	7%	10%	83%
<b>2) Self efficacy (missing out from survey)</b>			
<b>3) Attitudes about domestic violence (in a separate table - below)</b>			
<b>4) Inputs on productive decisions (n=300)</b>			
a) Decision on agriculture, livestock farming and business choice	9%	14%	78%
b) Pricing and marketing of commercial products	4%	13%	83%
<b>5) Ownership of land and other assets (n=300)</b>			
a) Land ownership of respondents	20%	28%	52%
b) Decisions on land ownership, purchase, or transfer of property	4%	14%	82%
c) Additional land purchased with registration in the name of women/men	13%	8%	
<b>6) Access to and decisions on financial services (n=300)</b>			
Financial decisions regarding giving and taking loans	4%	15%	81%
<b>7) Control over use of income n=300</b>			
Decisions on large purchasing such as tractors/ vehicles/ motorcycles, home, land, washing machines, fridges, chap-cutters etc.	3%	10%	87%
<b>8) Work Balance (in a separate table - below)</b>			
<b>9) Group membership n=300</b>			
a) Decisions on participation or membership in groups and cooperatives	12%	11%	77%
b) Group membership in at least one group/cooperatives (n=126)	42%		
<b>10) Membership in influential groups</b>			
Decisions to take community leadership (n=300)	4%	20%	76%
b) Influence on decision-making at least medium extent (n=86)	29%		

The above-mentioned data shows that there has been an increase in joint decision-making in majority indicators i.e., autonomy in income, inputs in productive decisions, ownership of land and other assets, access to and decisions on financial services, control over use of income, group membership and influence in decisions. According to Project MIS data collected prior to the implementation of GALS, men made the majority of household decisions (58%), while women made only 2% of these decisions, and 25% of decisions were made through joint family discussions. Current survey data shows, over 75% of decisions are made jointly by women and men, indicating a significant shift in household decision-making.

Furthermore, the FGDs in three communities reveal a greater tendency to listen to women's voices, rather than having decisions made solely by men. Participants expressed their happiness about the increased cohesiveness between husbands and wives and among family members after participating in GALS. This improvement applies to both household activities and major family and business decisions. Participants of the focus group discussions and key

informant interviews reported significant changes, including increased confidence to raise their voices at home, in groups, and within the community.

### **Indicator: Attitudes about domestic violence (Indicator 3)**

For this indicator, we gathered information from two questions. The first question asked whether incidents of violence - specifically physical, mental, social/cultural, sexual, and economic violence - had decreased or increased compared to five years ago. Responses were recorded on a Likert scale from 1 to 5, where 1 indicated very few incidents and 5 indicated many (uncountable) incidents. The data shows that the incidents of all types of violence are significantly decreasing compared to five years ago. Table 20 provides detailed information on the types of violence and magnitude over the five years.

**Table 20: Status of Violence Over Five Years**

Types of violence	1 indicates very few and 5 indicates very high incidents in scale (%)				
	1	2	3	4	5
<b>Physical violence</b>					
5 years ago,	10	8	15	27	40
Now	39	25	13	3	19
<b>Mental violence</b>					
5 years ago,	9	7	17	22	44
Now	36	26	15	4	20
<b>Social/cultural violence</b>					
5 years ago,	10	8	16	25	41
Now	37	20	19	5	20
<b>Sexual violence</b>					
5 years ago,	12	8	21	20	38
Now	42	23	12	4	19
<b>Economic violence</b>					
5 years ago,	8	10	21	19	42
Now	40	24	13	4	19

The second question evaluated respondents' attitudes towards domestic violence by presenting various statements and gathering their perceptions and understandings of these statements. The data indicates a low level of understanding regarding domestic violence and suggests the need for further interventions to improve knowledge, attitudes, and practices.

Nonetheless, there have been some improvements after the GALS implementation. Table 21 provides detailed information about attitudes toward domestic violence.

**Table 21: Attitudes about Domestic Violence**

Statements	Number			Percentage (%)		
	Yes	No	Do not know	Yes	No	Do not know
1) If the wife goes out without telling her husband	36	243	21	12	81	7
2) If the wife neglects to take care of the children.	59	228	13	20	76	4
3) If the wife argues with the husband or disagrees with the husband about anything	43	242	15	14	81	5
4) If a wife refuses to have sex with her husband	23	235	42	8	78	14
5) If the wife burns or cooks the food badly	18	268	14	6	89	5

Out of five circumstances and justification for beating, more than 80% of the respondents said no to any cause for beating wife. However, the lowest score (76%) was on 'neglect in taking care of children' and highest (89%) was on 'cooking badly'.

#### **Indicator: Ownership of land and other assets (Indicator 5)**

According to the survey data, respondents own a total of 557 Kattha<sup>7</sup> of land. When disaggregated by ownership and land types, 250 Kattha (45%) fall under the category of family-owned and self-cultivated land. Additionally, 124 Kattha (22%) are land taken on rent/lease, 88 Kattha (16%) are land given to others on rent/lease, and 95 Kattha (17%) are classified as other uncultivated land.

Within these categories, 20% of the land is managed solely by women, 28% by men, and 52% jointly by both women and men. Before the GALS, only 12% women had land ownership. The detailed breakdown of land types and land ownership is presented Table 22 below.

**Table 22: Types of Land and Land Ownership of Respondent**

Types of land	Women	Men	Both
The family owns the land and cultivates by themselves	62	72	116
Taken from other on rent/lease	17	35	72
Given to others on rent/lease	13	22	53
Other uncultivated land	18	26	51

After the GALS implementation, 38 families have purchased additional land with registration under women's name, and 24 families purchased under men's names. That indicates the shifts of change in land ownership due to the awareness created by the project. Decision-making regarding land ownership, property purchase, or transfer is now predominantly a joint effort, with 82% of these decisions being made collaboratively by both men and women.

<sup>7</sup> 126.4 Sq.mtr.

**Indicator: Work balance (Indicator 8)**

Work burden is one of the barriers hindering the empowerment of Nepalese women. To examine these issues and measure changes, respondents were asked how many hours women and men spend their daily time in various household activities. According to their responses, majority women spend more time on household chores and looking after domestic animals compared to men. Men, on the other hand, spend more time on farming, enterprise/business operations, product sales, and relaxation. Participants from three focus group discussions (Kolhabi-Bara, Digambarpur-Dhanusa, and Gaushala-Mahottari) also expressed their view that women spend minimum 4-6 hours on reproductive household work daily, while men spend a maximum of 2 hours on such activities. They expressed their view that about 2 hours' time spent for supporting household activities mainly to carry water and take care of children is also a sign of change according to men of this area. Detailed information on daily time use of people is provided in Table 23 below.

**Table 23: Types of Work and Daily Time Spent by Gender**

Details of works	Women (in hour) N=300					
	0 or less than 1 hour	1 - 2 hours	3 - 4 hours	5 - 6 hours	7 - 8 hours	8 hours and above
<b>Household chores such cleaning food grains and vegetables cooking food, washing utensils, cleaning house, taking care of children and elders etc.</b>						
Women	1	89	96	80	67	8
Men	139	113	24	10	11	3
<b>Work related to animal rearing such as giving fodder, water, cleaning sheds, milking etc.</b>						
Women	26	141	112	16	5	0
Men	62	122	69	31	13	3
<b>Farming activities such as drying, cleaning, and storing crops etc.</b>						
Women	16	84	105	74	21	0
Men	37	59	79	70	52	3
<b>Enterprise/business operations</b>						
Women	160	71	37	26	6	0
Men	147	44	46	41	21	1
<b>Sale of products</b>						
Women	78	124	76	18	3	1
Men	62	81	101	43	13	0
<b>Time to relax and sleeping</b>						
Women	9	44	2	157	86	2
Men	15	42	0	96	137	10
<b>Social work</b>						
Women	85	179	29	3	4	0
Men	47	144	78	25	6	0

According to the Project MIS data collected before the implementation of GALS, 39% of women spent their entire day on household reproductive work, and 58% dedicated their whole day to tasks related to animal rearing, including providing fodder, water, cleaning

sheds, and milking, alongside household chores like cleaning food grains and vegetables, cooking, washing utensils, cleaning the house, and caring for children and elders. Current data indicates a change in this situation, with very few women now spending more than 8 hours a day on these activities.

### **Recognition of household work**

Respondents acknowledged that family members, particularly males, are increasingly recognizing household chores and providing some support in tasks such as water collection and childcare. Additionally, they are more receptive to women's voices than before and are offering support for business plans and income-generating activities (IGA) initiated by women involved in the GALS methodology. In total, 230 respondents reported receiving family support for operating IGAs. Among these, 39.1% received advice, 34.3% received help with work, 23.5% received financial support, and 3.1% received moral support. Detailed numbers and percentages by type of support are provided below.

**Table 24: Respondents by Types of Family Support in Their Business Plan**

Types of family support (n=230)	Number	Percentage (%)
Financial investment	54	23.5
Moral support	7	3.1
Give advice	90	39.1
Helps in work	79	34.3

### **Indicator: Membership in influential groups (Indicator 10)**

Out of 300 respondents, 126 reported joining various groups, associations, or organizations after participating in the GALS. Among these, 32% joined producer groups, 27% joined women's empowerment/mother's groups, 20% joined financial service groups, 10% joined business groups/associations, 3% joined forest/water user groups, and 8% joined in other groups.

**Table 25: Numbers and Percentage of Respondents' Involvement by Types of Groups**

Types of groups	Number	Percentage (%)
Producer Group	40	32
Forest/water user group	4	3
Business group/association	13	10
Financial services group	25	20
Women empowerment group	34	27
Other	10	8

Respondents were asked about their influence on the decision-making process in the groups and organizations they joined. Among the 126 associated respondents 86 reported that they

have influence in decision making. Of the total reported respondents, a considerable proportion of respondents, i.e., 71% replied that they had slight influence, followed by medium (21%) and full influence (8%) (Table 26).

**Table 26: Number and Percentage by Level of Influence in Decision Making**

Level of influence in decisions	Number	Percentage (%)
Not at all	0	0
Slightly	61	71
Medium	18	21
Fully	7	8

### Women's Economic Empowerment

Respondents were asked if they had implemented any activities under the Dream Support Fund using the methods they learned from the GALS facilitators/mentors. Among them, 36% affirmed that they had received the Dream Support Fund (DSF) according to their plans. They provided the following information about their business activities and annual income under the DSF.

**Table 27: Respondents' Average Annual Income from the Dream Support Fund**

Average income	Cow and Buffalo (%)	Goat (%)	Vegetable (%)	Fish (%)	MAPs (%)	Small enterprises/business (%)
<=50,000	61	72	48	17	53	86
>50,000-<=100,000	21	20	17	13	40	14
>100,000-<=150,000	10	0	17	0	0	0
>150,000-<=200,000	4	4	12	17	0	0
>200,000-<=250,000	2	0	4	0	0	0
>250,000-<=300,000	0	0	2	9	0	0
>300,000	2	4	0	44	7	0
<b>Total (N)</b>	<b>52</b>	<b>25</b>	<b>48</b>	<b>23</b>	<b>15</b>	<b>7</b>

Although the DSF among goat farmers was provided in the last quarters of the project, the farmers had already planned and commenced goat farming immediately after using the GALS tool Vision Journey. They provided their cumulative income from goat farming.

### ii) Effectiveness of the GALS methodology and sharing learning

The survey was conducted to assess sharing learning and application of various GALS tools in respondents' lives. Of the 300 respondents, 70% confirmed that they had practically applied the knowledge gained from their mentor through the GALS methodology. These respondents were also asked about the degree of completeness for each tool. The results showed that over 60% fully completed their goals, 7-12% mostly completed them, 5-7% completed them halfway, and 13-15% did not complete them at all. Table 28 provides detailed numbers on the completeness status for each GALS tool.

**Table 28: Status of Completing Practices for Each GALS Tools**

Name of Tool	Number				
	Not completed at all	Slightly completed	Completed half	Mostly completed	Fully completed
Road vision Journey	27	17	10	24	133
Happy family Tree	27	15	15	15	139
Empowerment Leadership map	27	15	14	23	132
Multi-lane Highway	32	15	13	26	125

**iii) Status of sharing, learning, and teaching about GALS methodology**

To evaluate the sharing learning from GALS-participating women to their relatives and neighbor, respondents were asked how many people they taught the methodology to and which tools they shared. A total of 148 respondents (49%) reported teaching GALS tools to others. Specifically, 135 respondents taught the Road Vision Journey to 135 women and 97 to men; 132 taught the Gender Balance

“Members of other groups/community people who are not involved in GALS were extremely interested to learn about the GALS and requested several times to teach about the tools. So, I taught more than 150 people from other group members and relatives”.

- **Pratima Chaudhari**, Secretary of Fish farming group (Mentor), Kolhabi Municipality 5, Baluwa.

Tree to women and 95 to men; 129 taught the Leadership Map to women and 90 to men; and 117 taught the Multilane Highway tool to women and 83 to men. Women and men learned tools through GALS participants.

The total number of individuals who learned and households that practiced the GALS tools from 148 participating women appears substantial. According to the survey data, 1,572 women and 381 men learned the Road Vision Journey, while 1,125 practicing the tool. Additionally, 1,504 women and 408 men learned about the Gender Balance Tree, with 1,103 practicing it. For the Leadership Empowerment Map, 1,405 women and 402 men learned the tool, with 1,047 practicing it. Similarly, 1,201 women and 352 men learned about the Multilane Highway tool, with 883 practicing it.

**iv) Average numbers of people that learned and practiced from a person**

The average rate of knowledge transfer is effective and sustainable. On average, each participating woman taught the GALS tools to 10-12 other women and 4 men. Furthermore, the tools were actively practiced on an average of 8-9 households. This indicates a strong spread and adoption of the methodology, suggesting both its immediate impact and its potential for long-term sustainability in the community. The Table 29 provides the tool wise average women and men taught and practiced households.

**Table 29: Numbers of Women and Men Taught and Practiced Households Tool**

Name of GALS tools	Average number of women taught by a GALS-participating woman	Average number of men taught by a GALS-participating woman	Average number of households adopting practices
Road Vision Journey (Golden Dream)	12	4	8
Gender balance tree (Happy family tree)	11	4	9
Empowerment Leadership Map (The world of love)	11	4	9
Multi-lane Highway	10	4	8

**v) Capacity building of the respondents**

Capacity building plays a crucial role in women's social and economic empowerment as well as in the sustainability of interventions. To evaluate the impact of the intervention on capacity development, the survey asked participants if they had received any training following their involvement with the GALS. Out of the 300 respondents, 132 (44%) confirmed that they had received additional training. These respondents were then asked multiple-choice questions to specify the types of training they had received. Table 30 below provides details on the types of training received and the percentage of respondents for each type.

**Table 30: Types of Training Received by the Respondents**

Name of training	Percentage (n=132)
Women's leadership development	24
Gender Equality and Social Inclusion	24
Trainer's training on GALS	36
Vegetable cultivation	11
Goat farming	5
Fish farming	5
Medicinal plant cultivation	17
Business skill development	2

**vi) Satisfaction about the services on GALS and the overall services of SAMRIDDHI**

Respondents were asked about their satisfaction with GALS services and the overall service delivery of the SAMRIDDHI project. Nearly all respondents (77%) expressed satisfaction with GALS services, while 7% were dissatisfied. Similarly, 79% were satisfied with the overall service delivery of the project, and 8% were dissatisfied. The detailed satisfaction levels of the respondents are presented in Table 26 below.



**Table 31: Respondent's Satisfaction about the Service from SAMRIDDHI Project**

Status of satisfaction	Number and percentage	Completely satisfied	Satisfied	Neither satisfied nor dissatisfied	Dissatisfied	Completely dissatisfied
Are you satisfied from the Project's (RERP) services in GALS program (n=253)	No.	18	214	0	20	1
	%	6	71	0	7	0
Are you satisfied with the services you received from the RERP/SAMRIDDHI Project? (n=260)	No.	17	218	0	24	1
	%	6	73	0	8	0

Interestingly, none of the respondents remained neutral one in each from GALS and SAMRIDDHI as a whole was completely dissatisfied.

#### **d) Conclusions**

Generally, women achieve higher social and economic empowerment when they influence on decision-making, increase their capacity and confidence to reap the benefits from increased opportunities. The survey revealed that the individuals demonstrated improved empowerment, women beneficiaries showing an increased influence in decision-making across various aspects of life. Although women reported that they still do more household chores and care for domestic animals, men in the project sites have begun to share household responsibilities with their wives. This shift has narrowed the gap between men and women in terms of work burden and relaxation time.

Women's presence in leadership positions within producer groups and other associated institutions has increased. They have shown stronger leadership through active membership and participation in decision-making roles in farmer groups and cooperatives.

Women farmers have become more aware of the importance of having their own income sources, and market opportunities to improve household incomes (FGD/KII, Gaushala, Kolhabi, and Digambarpur). During the project period, women initiated small agri-businesses instead of confining themselves to household chores. Impacts are evident at the local level, with municipalities expressing interest in continuing such women's economic empowerment programs. During the KIIs, the Mayor of Kolhabi Municipality expressed plans to continue supporting local mentors developed by the SAMBRIDDHI project, allocating municipal budget. Similarly, the Vice-chairperson of Lalbandi Municipality expressed her interest in incorporating such programs into municipal plans in future.

Overall, Endline survey data has shown positive results from the in targeting, outreach, and inclusion. GALS members' income has increased and same is in access to resources and services. The members have gained membership of the groups and they are influencing decision-making in households and business activities. The incidence of domestic violence is reported to be reduced. The GALS methodology and sharing its learning has been effective as anticipated in 'Mobilization and Inclusion' component of the project.

### 3.3.3 Rural Finance

Financial inclusion refers to a process that ensures the ease of access, availability, and usage of the formal financial system for all members of an economy. It aims to bring the excluded population that is currently in the informal, undocumented, unmonitored, and unregulated system into the formal, transparent, and protected financial system. The SAMRIDDHI project has devised a rural finance strategy to expand outreach and to provide suitable financial products and services to address the needs of rural communities. This initiative has facilitated through cooperatives in broadening access to financial services.

As the HHs survey was conducted with 381 respondents from 16 districts of the SAMRIDDHI Project. Of the total 381 respondents, 36% (136) were from Koshi Province, 62% (236) from Madhesh Province, and 2% (9) were from Bagmati Province.

The household survey included 381 respondents from 16 districts. Of these respondents, the

Figure 6: Gender Composition

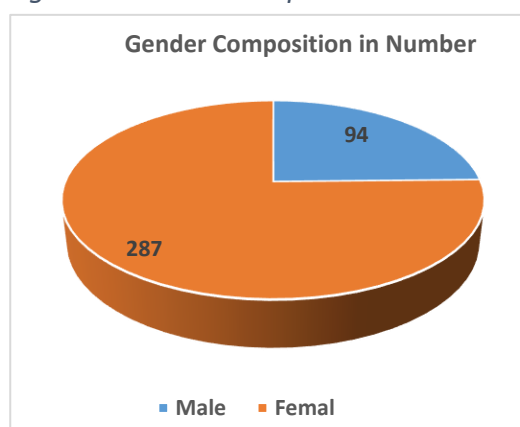
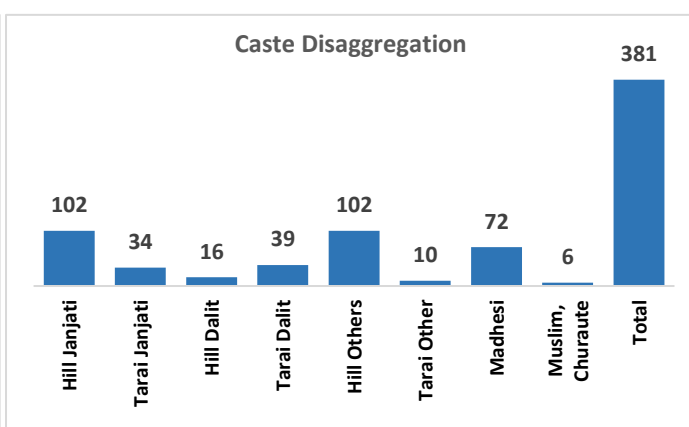


Figure 7: Caste Disaggregation

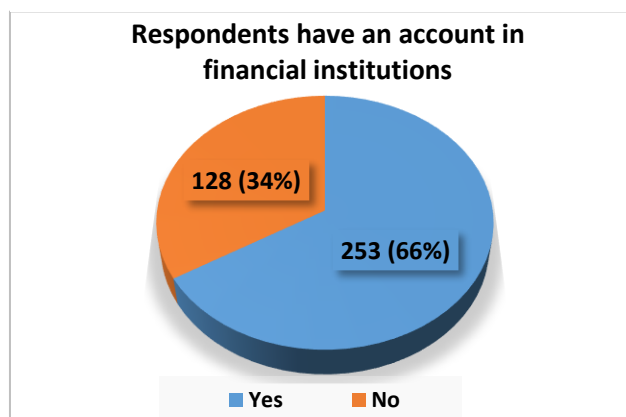


majority were female, comprising 75.33% (287 individuals), while males made up 24.67% (94 individuals). Similarly, when considering the representation of the population by ethnicity, Hill Janajati (27%) and Hill Others (27%) are more represented than others. Overall, 19% of the respondents are Madhesi, while only 2% are Muslim or Churaute.

## a) Accounts in Financial Institutions, Financial Products and Services

**i) Account in financial institutions:** The respondents were asked whether they had an account in a financial institution. More than 66% (253) of the respondents in the project area mentioned having an account, while 34% (128) did not have any account. Among the project districts, all the respondents from Dhankuta had an account in financial institutions, followed by Sunsari, Morang, Udayapur, Dhanusha, and Sindhuli, where more than 80% of the respondents had an account. In contrast, Sarlahi, Saptari, and Bara had 19%, 20%, and 32% of the respondents with an account in financial institutions, respectively.

*Figure 8: Respondents having accounts.*



According to the findings from the KIIs, 40% of the cooperatives have written outreach expansion strategies to broaden their working areas and extended their services to the rural poor.

**ii) Years of Enrollment:** The respondents who had accounts in cooperatives reported that majority members (62%) had taken membership within the past 1 to 5 years, 30% had enrolled between 6 to 10 years ago, 6% had enrolled between 11 to 15 years ago, and only 2% had enrolled more than 15 years ago.

### iii) Utilizing Products and Services

The survey asked about the financial and non-financial services and whether the respondents are using services from cooperatives and financial institutions. It was found that they are using multiple services.

**Table 32: Utilizing Financial and Non-financial Services.**

Financial and non-financial services use from Cooperative and financial institutions	No. of Respondents (N=381)	Percentage (Multiple responses)
Loan service	141	37
Saving service	290	76
Remittance service	28	7
Insurance services	53	14
Payment services	15	4
No, any services	74	19
Non-financial services	4	1

The majority of the respondents, 76% (290), said they are using savings services, 37% (141) are using credit services, 7% (28) are using remittance services, 14% (53) are using insurance services, 4% (15) are using payment services, 19% (74) are not using any services, and only 1% (4) said they are using non-financial services, though they did not specify which ones.

KIIs revealed that the cooperatives are providing between 4 to 21 different savings products, though only one cooperative has added a new savings product. Similarly, they offer a range of 3 to 18 loan products, but none of the cooperatives have introduced new loan products since partnering with SAMRIDDHI. Additionally, only two cooperatives offer savings products related to remittances, one cooperative provides remittance services, and one cooperative offers an insurance-type savings product. Only 10% of the cooperatives reported conducting market research to design or develop need-based financial products.

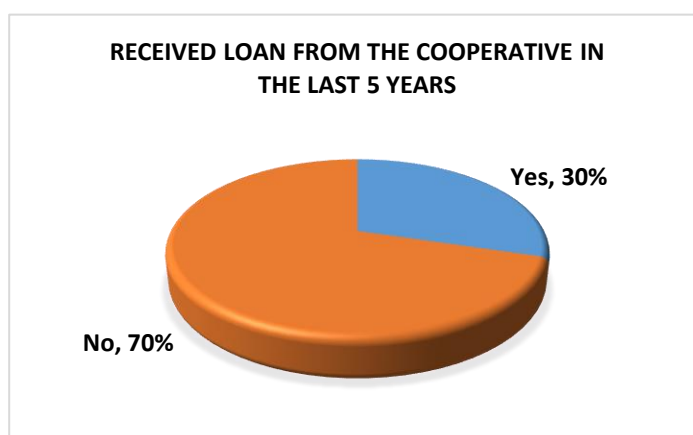
**iv) Benefits from the Saving Service:** The respondents were then asked about their perception of the benefits of saving services offered by the cooperative. They were given multiple choices and they responded accordingly. The majority of the respondents, 60% (228), said that saving is most beneficial during illness, 50% (191) believed it is useful for future security, 46% (176) expressed that it is beneficial for children's education, 43% (165) mentioned that it is useful during emergencies, 22% (85) said that it is useful for starting new enterprises, 17% (65) felt that there are no benefits, and the remaining 5% (18) did not provide any significant responses.

#### **v) Accessing Wholesale Finance**

Linking cooperatives with wholesale financial institutions helps to expand outreach and improve livelihoods in communities. The project targeted to link 135 cooperatives with access to wholesale finance. Of these, 91.85% (124 cooperatives) have gained access to wholesale finance through various financial institutions, including Sanakishan Laghubitta Bittiya Sanstha (SKBBL), Rural Microfinance Development Centre (RMDC), National Cooperative Development Bank, Nepal Federation of Savings and Credit Cooperative Unions (NEFSCUN), and Youth Self Employment Fund (YSEF).

## vi) Credit Services

The respondents were asked about the loans they received from the cooperative in the last 5 years. All 381 responded to the question. It was noted that the majority of the respondents have not received loans. Out of 381, only 30% (113) of the respondents received loans from cooperatives in the last five years.

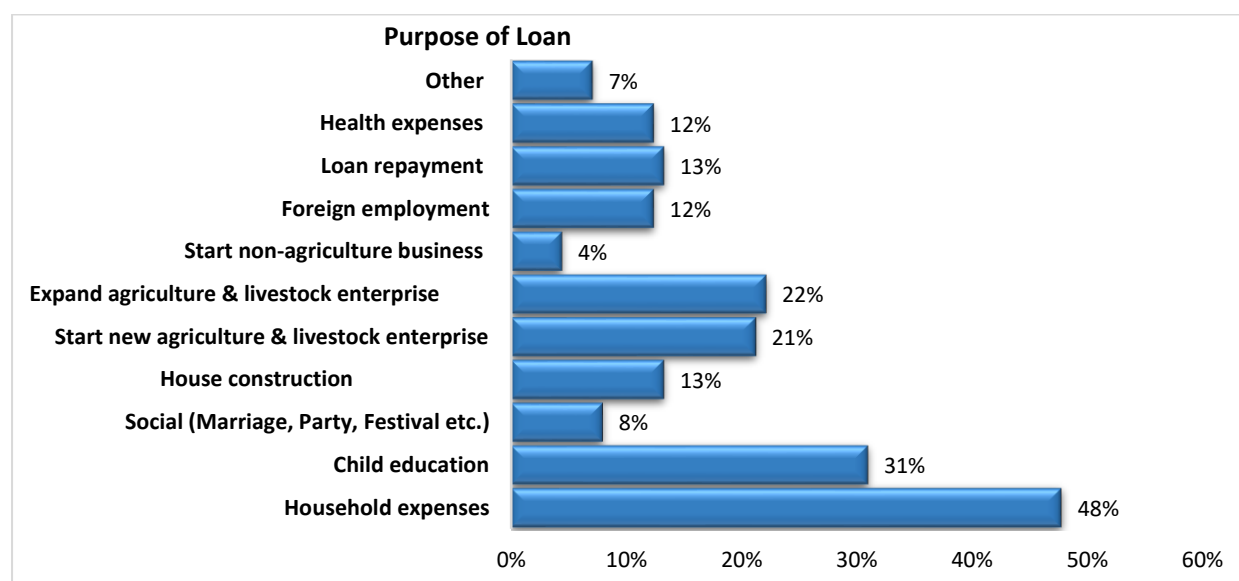


The respondents who had accessed loans were asked about the purposes for which they used these loans. Multiple responses

*Figure 9: Received loan from cooperatives.*

were received. The majority, 48% (54), accessed loans for household expenses, followed by 31% (35) for children's education, 22% (25) to expand agriculture and livestock enterprises, 21% (24) to start new agriculture and livestock enterprises, 13% (15) for house construction, 13% (15) for loan repayment, 12% (14) for foreign employment, 12% (14) for health expenses, 8% (9) for social activities (marriage, parties, festivals, etc.), 4% (5) to start non-agriculture businesses, and 7% (8) for other purposes. When asked about the other purposes, respondents mentioned land purchase, fish farming, funerals, and vegetable farming.

Furthermore, they were asked which financial institutions they received loans from. Multiple responses were given: 34% (56) of them received loans from microfinance institutions, 29% (47) from cooperatives, 19% (31) from banks, and 23% (38) from other sources.

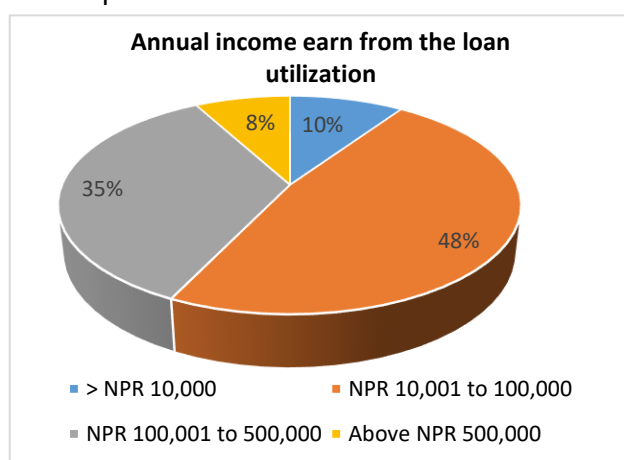


*Figure 10: Purpose of loan.*

The respondents who had accessed loans were asked about the volume of loans they received. The majority, 42% (50), have taken loans ranging from NPR 100,001 to 500,000, while 40% (48) have received loans below NPR 100,000. Additionally, 15% (18) of the respondents have received loans ranging from NPR 500,001 to 1,000,000, and only 3% (4) have received loans above NPR 1,000,000. It is noted that the majority of the respondents have taken small-sized loans, which indicates that the cooperatives have a good targeting strategy. This justifies that smallholder farmers need small-sized loans.

The respondents were further asked about the interest rates charged for the loan products they have used. It was found that the interest rates varied from 3.73% to 20% among the financial institutions. The average interest rate was calculated to be 11.23%.

The respondents were asked about their annual income derived from utilizing loans. Among



*Figure 11: Annual income earned from loan utilization.*

the total respondents who had taken out loans, only 53% (63 individuals) reported earning income from loan utilization. Within this group of 63 respondents, 10% earned an annual income of less than NPR 10,000 from loan usage. Furthermore, 48% reported earning annual incomes ranging from NPR 10,001 to 100,000, while 35% indicated earnings between NPR 100,001 to 500,000. Lastly, 8% reported earnings above NPR 500,000 annually. KIIs observed that 90% of the cooperatives reported that, on average, 32% of their members participate in enterprises to generate income.

Additionally, 45% of their members are fully motivated, while 35% are partially motivated to expand their agricultural and entrepreneurial ventures.

## **vii) Insurance Schemes**

Multiple responses were obtained from the respondents when queried about the type of insurance products they had purchased. Among them, only 10% of the respondents had purchased livestock insurance, while none of them purchased crop insurance due to no availability of service. Additionally, 28% had purchased life insurance, and 30% had acquired health insurance. Notably, the majority, comprising 50% of the respondents, had not purchased any insurance schemes.

### viii) Perception, Challenges and Satisfaction Level

#### Perception about financial services:

The respondents were asked about their experiences with the financial services provided by financial institutions and cooperatives. The majority, comprising 76% of the respondents, reported that the services they received were satisfactory (good), while the remaining 24% expressed dissatisfaction (not good). Notably, respondents cited various reasons for their dissatisfaction, including no adjustment in interest rates despite reductions in market rates, high interest rates, weekly interest payments, lack of clarity in financial transactions and pricing, long documentation process, and unsatisfactory staff behaviour.

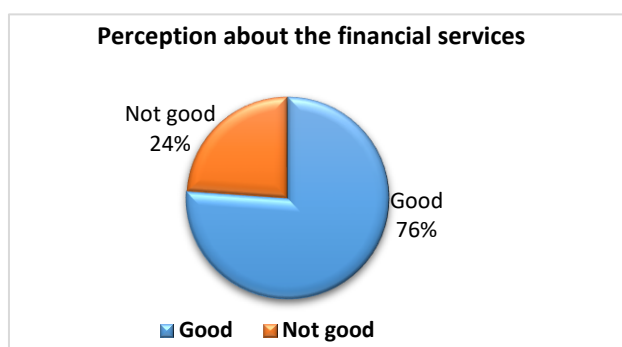


Figure 12: Perception about financial services.

Conversely, respondents who rated the services positively provided reasons such as the convenience of using services when needed, ease of access, meeting their financial needs, simplicity in obtaining loans as required, encouragement of saving habits, and doorstep services. Given that 24% of the respondents expressed dissatisfaction, it underscores the need for financial institutions and cooperatives to enhance their services.

**Challenges:** When asked about the hurdles encountered while accessing various financial services, respondents highlighted several issues. The majority (40%) cited complicated documentation as a significant challenge, followed by difficulties in the process, which was deemed time-consuming by 31% of respondents. Additionally, 24% of respondents expressed concerns about high service charges, while 28% identified high-interest rates as a major obstacle. On the other hand, 34% of respondents reported experiencing no challenges whatsoever, while 9% fell into the 'others' category, with no significant challenges noted.

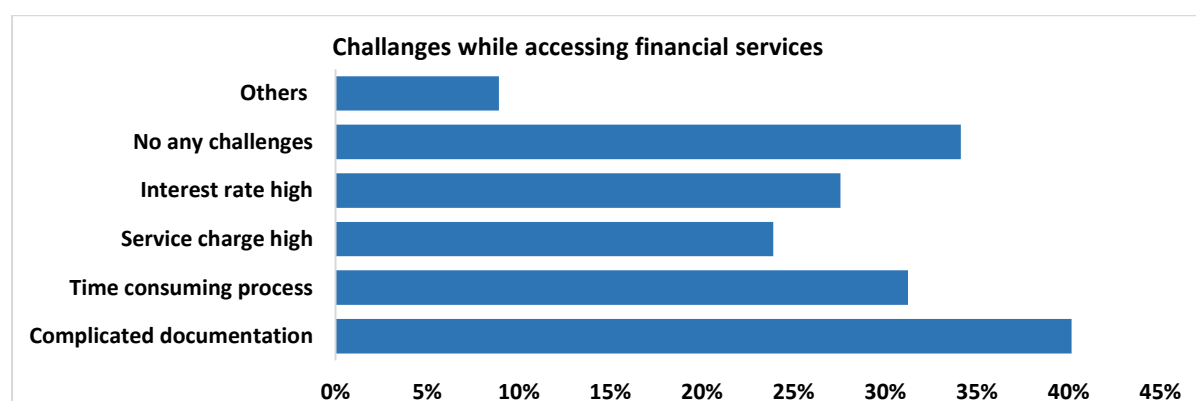


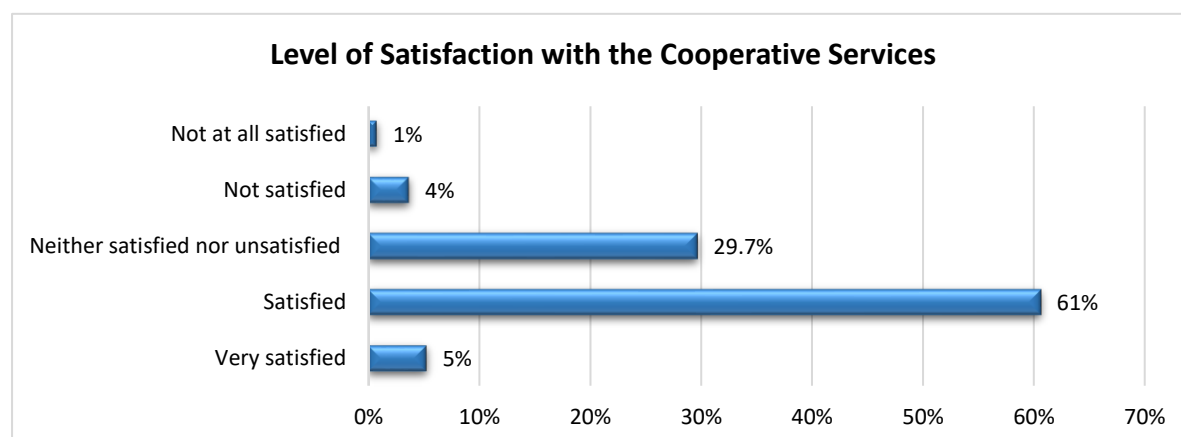
Figure 13: Challenges to access financial services.

The KIIs observed that all cooperatives confirmed that no barriers are hindering their members' access to financial services for undertaking these enterprises. However, it is observed that cooperatives face challenges in their internal control systems, which affects

their ability to effectively oversee and manage the financial services conducted by the manager and staff.

#### **viii) Level of Satisfaction with the financial services**

The respondents were then asked to rate their satisfaction level with the various financial products and services they were using. It was noted that the majority of respondents (about 66%) reported being satisfied to very satisfied, while more than 5% expressed dissatisfaction ranging from unsatisfied to not at all satisfied with cooperative services. Almost 30% of respondents indicated they were neither satisfied nor unsatisfied (Figure 11).



*Figure 14: Level of Satisfaction with the Cooperative Services*

Notably, 35% of respondents hesitated to express satisfaction, suggesting that the cooperative should focus on designing member-friendly financial products and services.

#### **b) Financial Education**

Financial education was provided to cultivate knowledge, skills, and attitudes of the rural poor which help sound money management practices and use suitable products to meet their needs. According to the baseline survey on financial literacy in Nepal, the overall financial literacy score is 57.9 percent. Breaking down the components of financial literacy nationally, the survey reveals a financial knowledge score of 47.3 percent, a financial behavior score of 63.5 percent, and a financial attitude score of 64.1 percent (Nepal Rastra Bank, 2022).

#### **i) Financial Goal, Saving Plan and Family Budget**

The primary objective of FEEK-1 was to equip participants with the skills necessary to formulate short, medium, and long-term financial goals, enabling them to effectively manage their households' daily needs. Additionally, training sessions included instruction on developing saving plans and family budgets to facilitate the achievement of these financial goals.



Survey data revealed that 87% (330) of FEEK graduates succeeded in establishing household financial goals. Among them, 18% (61) individuals had already developed goals prior to training, while 82% (269) did so after completing the training. Furthermore, 95% (363) of FEEK-1 graduates devised saving plans to support their financial goals. Of these, 21% had prepared plans before undergoing training, with 79% doing so afterward.

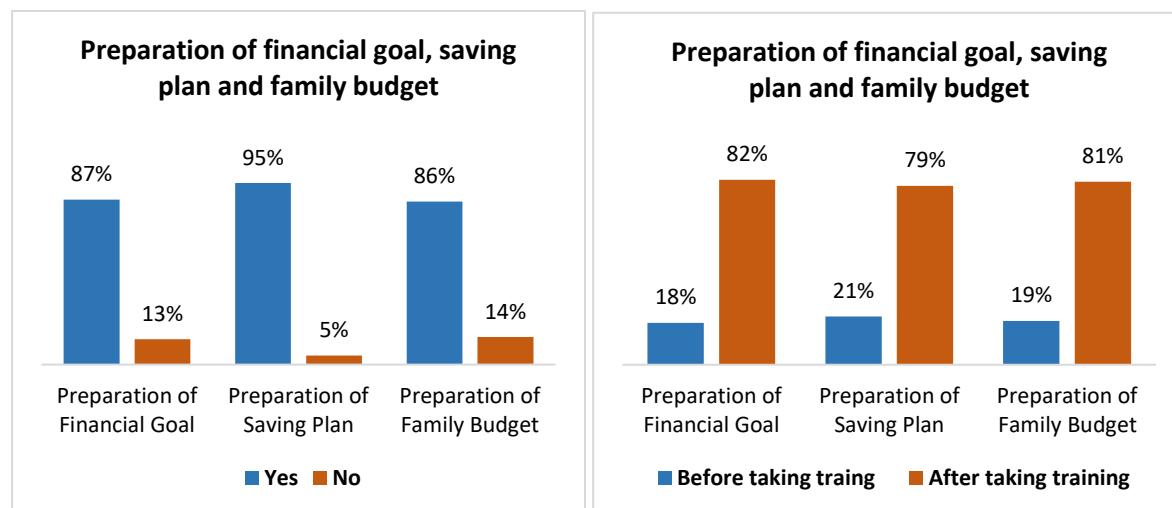


Figure 15: Preparation of financial goal, saving plan and family budget.

Similarly, 86% (326) of respondents prepared family budgets, with 19% completing this task before training and 81% afterward. Some participants had not yet formulated their financial goal, saving plans and family budgets.

## ii) Practice for Personal Financial Management

This section analyzes the changes that participants made toward personal financial management practices among FEEK-1 graduates after training. On average, 39% of the graduates are practicing improving their personal finance after training. The Table below reflects the practices adopted by FEEK-1 graduates. The KIIs also confirmed that 90% of the cooperatives reported that graduates of the FEEK-1 program are actively utilizing financial products and services, regularizing their savings accounts, and increasing savings frequency and volume.

**Table 33: Practices adopted by FEEK-1 graduates.**

Areas of Practice for Personal Financial Management	Number (N=318)		Percent	
	Yes	No	Yes	No
Opened an account in a financial institution	181	137	57	43
Started to save	249	69	78	22
Doing regular saving	212	106	67	33
Increase saving amount	167	151	53	47
Received loan	78	240	25	75
Repaying loan installments regularly	70	248	22	78
Gained knowledge about insurance	99	219	31	69
Utilize the remittance amount properly	46	272	14	86
Other	6	312	2	98
<b>Average</b>	<b>123</b>	<b>195</b>	<b>39</b>	<b>61</b>

They have changed this financial behavior to increase savings, understanding that saving minimizes future risks during emergencies.

### iii) Attitude of FEEK-1 Graduates

The survey assessed participants' attitudes towards financial behaviors, such as setting financial goals, saving, planning loans, budgeting, selecting appropriate financial institutions, and maintaining records of income and expenses through using 18 attitudinal statements. The results are below (Table 29).

**Table 34: Attitude statement - Agree, Neutral, Disagree by FLT graduates.**

Attitude Statements	Disagree		Neutral		Agree		Total (N=381)	
	No.	%	No.	%	No.	%	No.	%
I tend to spend first and save the rest rather than save first and then spend	243	64	14	4	124	33	381	100
The loan should be repaid on time	36	9	3	1	342	90	381	100
Poor people cannot save money	271	71	12	3	98	26	381	100
I do not consult my family members before I decide to take a loan	320	84	6	2	55	14	381	100
I should know how I will manage my future obligations (debt, child education, marriage, old age, etc.)	13	3	13	3	355	93	381	100
Savings, insurance, and preparedness plan are the alternatives for coping future risk	4	1	17	4	360	94	381	100
House construction is not productive work	157	41	42	11	182	48	381	100
Financial education educates us to maintain financial discipline	14	4	17	4	350	92	381	100
Where expenses are more than income considered a good budget	321	84	7	2	53	14	381	100

Attitude Statements	Disagree		Neutral		Agree		Total (N=381)	
	No.	%	No.	%	No.	%	No.	%
Money transfer companies are good means for transferring money from abroad	89	23	69	18	223	59	381	100
If there is no market, there is no benefit to have a lot of production	62	16	13	3	306	80	381	100
Only financial institutions have financial goals not have persons	292	77	30	8	59	15	381	100
There is no need to register a business	326	86	11	3	44	12	381	100
keeping income and expense records of business	9	2	10	3	362	95	381	100
Expenses being less than income indicates that the business is operating at a loss	334	88	12	3	35	9	381	100
No need for coordination with concerned stakeholders; Palika, financial institutions, government, and NGOs to be successful in business	309	81	15	4	57	15	381	100
Insurance companies are only doing life insurance	269	71	27	7	85	22	381	100
I am usually not dependent on only one income source; I tend to explore alternative income sources	12	3	9	2	360	94	381	100

More than 90% of the respondents agreed with the following attitudinal positive statements.

- Loan should be repaid on time, I should know how I will manage my future obligations (debt, child education, marriage, old age, etc).
- Savings, insurance and preparedness plan are the alternatives for coping future risk
- Financial education educates us to maintain financial discipline
- We should keep income and expenses records of business
- I am usually not dependent on only one income source, I tend to explore alternative income sources. If there is no market, there is no benefit to have lot of production

Likewise, more than 80% of the respondents disagreed with the following attitudinal negative statements.

- I don't consult my family members before I decide to take loan
- Where expenses is more than income considered as a good budget
- Expenses being less than income indicates that the business is operating at loss

The data indicate that the majority of graduates are effectively trained, suggesting that the FEEK-1 course can indeed influence their attitudes. These new attitudes may enable them to reduce unnecessary expenses, explore diversified income sources, and prioritize income over expenses.

#### iv) Satisfaction Level

**Satisfaction with the FEEK-1 Training:** Among the respondents, 9% reported being fully satisfied, while 80% expressed satisfaction with the training. In total, 89% of the respondents indicated satisfaction with the training, suggesting its effectiveness and benefit among the participants.

**Table 35: Level of Satisfaction on Training**

Satisfaction Level	Fully satisfied		Satisfied	Neither satisfied nor unsatisfied	Not satisfied	Fully unsatisfied	Total
Rate your satisfaction with the FEEK-1 Training	No.	36	303	32	10	0	381
	%	9	80	8	3	0	100
Rate your satisfaction with the FEEK-1 Training materials and curriculum	No.	42	295	33	11	0	381
	%	11	77	9	3	0	100
Satisfaction with the services that you received from SAMRIDDHI Project	No.	31	278	55	17	0	381
	%	8	73	14	4	0	100

#### c) Conclusions

Access to affordable financial services is crucial for poverty reduction and economic growth. The study has highlighted the progress made in increasing access to formal financial services. The study revealed that 34% people (respondents) do not have accounts in financial institutions and only 17% of the respondents are using digital financial services (mobile banking). The study identified several challenges that limit the uptake of financial services.

Changes are observed among the FEEK-1 graduates on saving attitude, practices, knowledge, and services access. They have increased saving accounts, increased average saving volume, and started saving first rather than making expenses first. They have understood saving is a lifesaving means for future financial crisis and for an emergency.

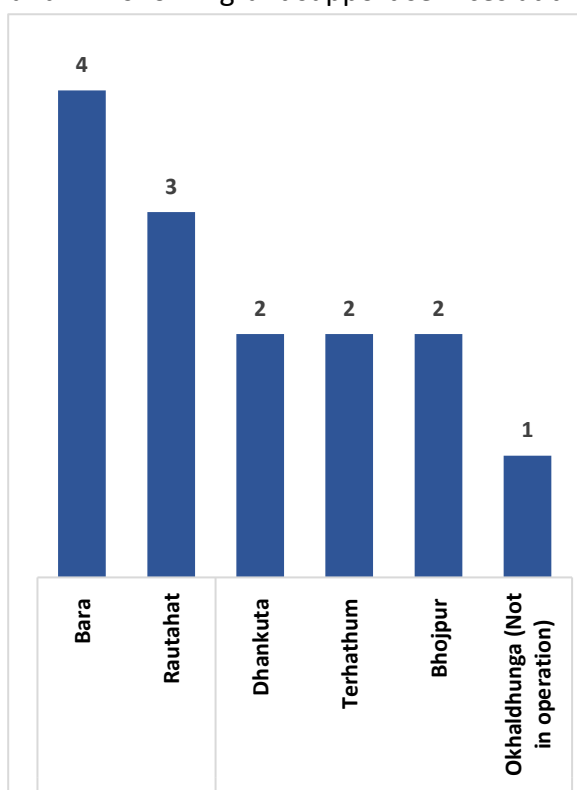
The participants have started diversifying their sources of income through launching new enterprises like dairy, poultry, vegetable, and livestock rearing. There is an indication of using loan in the productive sector. Overall, the Financial Literacy Training is viewed favorably by the participants and is expected to instill positive money management behaviors in them. The level of satisfaction from the participants was extremely high and because of relevant course was offered.

### 3.3.4 Migration

#### a) Background

Foreign labour migration is considered as cross-cutting and the crucial components in SAMRIDDHI project. Safe, regular, and dignified migration maximize the benefits and contribute to economic and social development of migrants, their left behind family members, societies, and nation at large. The legal, institutional, and procedural provision through participative approach at local level is observed crucial components for making foreign labour migration safe and dignified. SAMRIDDHI has maintained a rich database for tracking and recording its progress and to capture the disaggregated data in all themes including clients of Migration Resource Centres (MRCs) and Migration Information Desks (MIDs).

The MIS database of SAMRIDDHI revealed the fact that 14 local authorities installed MRCs and MIDs for migrant support services at the beginning of the project. However, two of the



local authorities viz. Siddhicharan Municipality discontinued the MID and Garuda (Rautahat) have discontinued MID due to technical, financial, and administrative reasons despite its high demand and importance. The remaining 12 local authorities have been running MRCs and MIDs by developing operational procedures which observed financially and institutionally sustainable. The technical and financial support of SAMRIDDHI at the initial phase, participatory approach, collaborative working modality, support, and involvement of SAMRIDDHI in guidelines and operational procedure developed were the contributing factors for its sustainability and effectiveness. Figure 16 shows the number of MRCs/MIDs by district in both provinces.

*Figure 16: Distribution of local authorities (Palikas) with migrant support services by district.*

Similarly, the MIS database of SAMRIDDHI shows that the end targets of the project are met. The achievement of the project against its end target is almost double except in the case of not young cluster (Figure 17).

Figure 17: Achievement in terms of receiving project supported migrant services before, during or on return from overseas employment.

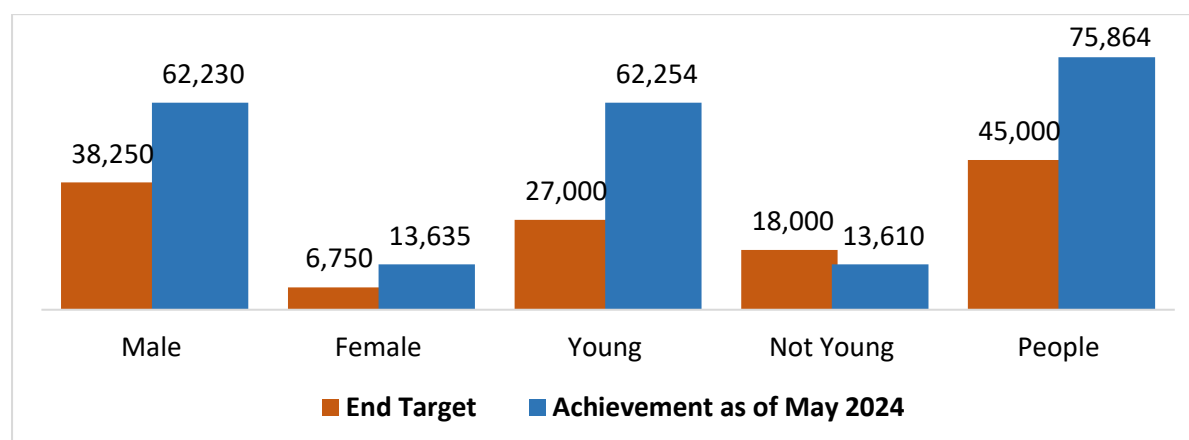


Table 36 reveals the achievement of the project supporting migrant services. The set end target in the case of male, female and young people are met. The percentage achievement as of 2019 was only about 11% which has significantly increased to 168.6% at May 2024 (Table 36).

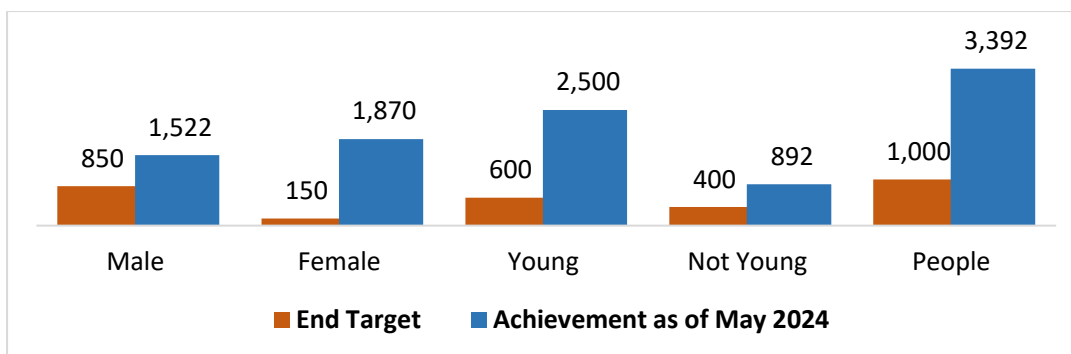
**Table 36: Achievement of receiving project supported migrant services before, during or on return from overseas employment.**

Types of Beneficiaries	End Target	Achievement as of 2019	% Achieved as of 2019	Achievement as of 2022	% Achieved as of 2022	Achievement as of 2024	% Achieved as of 2024
Male	38,250	4,052	10.59	51,107	133.61	62,230	162.69
Female	6,750	1,067	15.81	9,768	144.71	13,635	202.00
Young	27,000	4,023	14.90	49,951	185.00	62,254	230.57
Not Young	18,000	1,096	6.09	10,934	60.74	13,610	75.61
People	45,000	5,119	11.38	60,885	135.30	75,864	168.59
<b>Total</b>	<b>135,000</b>	<b>15,357</b>	<b>11.38</b>	<b>182,645</b>	<b>135.29</b>	<b>227,593</b>	<b>168.59</b>

Source: MIS data of RERP (SAMRIDDHI) Project, 2024.

The MIS data revealed the fact that the project target for the supporting/facilitating to returnee migrants for accessing economic opportunities for their better reintegration into their family and society is achieved as expected (Figure 18).

Figure 18: Achievement of access to economic opportunities of returnee migrants.



## b) Findings

The project Sub-component 2-Mobilizing migrant resources and skills has the objective of establishing MRCs/MIDs in those local authorities of the districts that have high outflow of migrants for foreign employment. The project intended to build capacity of migrant organizations, provide migration related services to current, prospects and returnee migrants and their respective families for making foreign labour migration safe, regular, orderly, and dignified. The prioritized services provided by MRCs/MIDs were information related to foreign employment, access to justice, psycho-social counseling, training including skill training and financial literacy. The project has given high priority to this component as it is a basis for socio-economic development of the migrants that ultimately helps to address the sustainable development goals. The end-line survey of the project on theme of migration was primarily based on the Outcome indicators related to MRC/MID beneficiaries and MRC/MID case clients. So, this section is based primarily on survey dataset of MRC/MID beneficiaries and MRC/MID case clients. The sample for the MRC/MID beneficiaries was 239 drawn from 74,813 beneficiaries and sample for MRC/MID case clients was 129 drawn from 485 cases from six program intervention districts.

### i) Basic Information of Beneficiaries

The MRCs/MIDs have a significant and ample role for providing migration related services which enhances the process of safe, orderly, regular, and dignified migration. Table 37 demonstrates that the sample of MRCs/MIDs beneficiaries is 239 whereas the sample for MRCs/MIDs case client is 129.

**Table 37: Distribution of types of beneficiaries by districts**

District	Beneficiaries of MRC/MID	MRC/MID case handling
Dhankuta	42	8
Terhathum	28	23
Bhojpur	32	16
Okhaldhunga	7	8
Bara	36	17
Rautahat	94	57
Total	239	129

Table 38 shows that out of total MRC/MID beneficiaries, 140 were aspirant migrants, 36 were current migrants, 35 were returnee migrants and the remaining 28 respondents were other respondent who wanted to do and remain in the country.

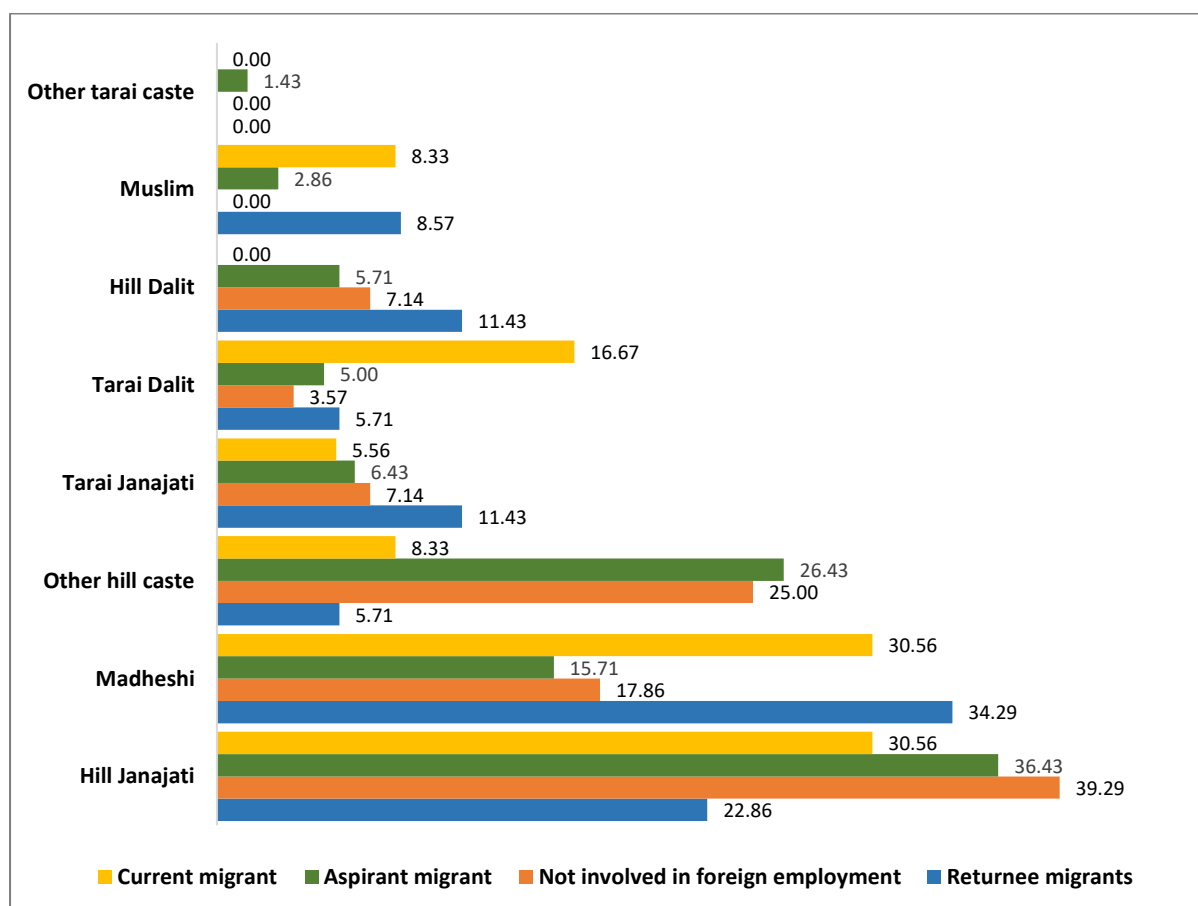


**Table 38: Distribution of respondents by districts**

District	Aspirant migrant	Current migrant	Returnee migrant	Not want to go foreign employment	Total
Dhankuta	32	8	2	0	7
Terhathum	19	1	2	6	28
Bhojpur	24	2	0	6	42
Okhaldhunga	6	0	0	1	36
Bara	28	3	0	5	32
Rautahat	31	22	31	10	94
<b>Total</b>	<b>140</b>	<b>36</b>	<b>35</b>	<b>28</b>	<b>239</b>

In terms of caste/ethnicity of MRCs/MIDs beneficiaries, Hill Janajati was observed highest in aspirant migrants and not involved in foreign employment which is followed by Madhesi and Other Caste (Figure 5). Similarly, in the case of case client beneficiaries, the highest percentage was observed in Hill Janajati (30.23) followed by Madhesi (20.16) and Other Hill Caste (14.73%) (Figure 19).

**Figure 19: Percentage distribution of types of MRCs/MIDs beneficiaries by caste/ethnicity.**



Similarly, the Madhesi was observed highest in Rautahat followed by hill Janajati in Dhankuta (26) and Bhojpur (20) (Figure 20).

Figure 20: Distribution of MRCs/MIDs beneficiaries according to caste/ethnicity and district.

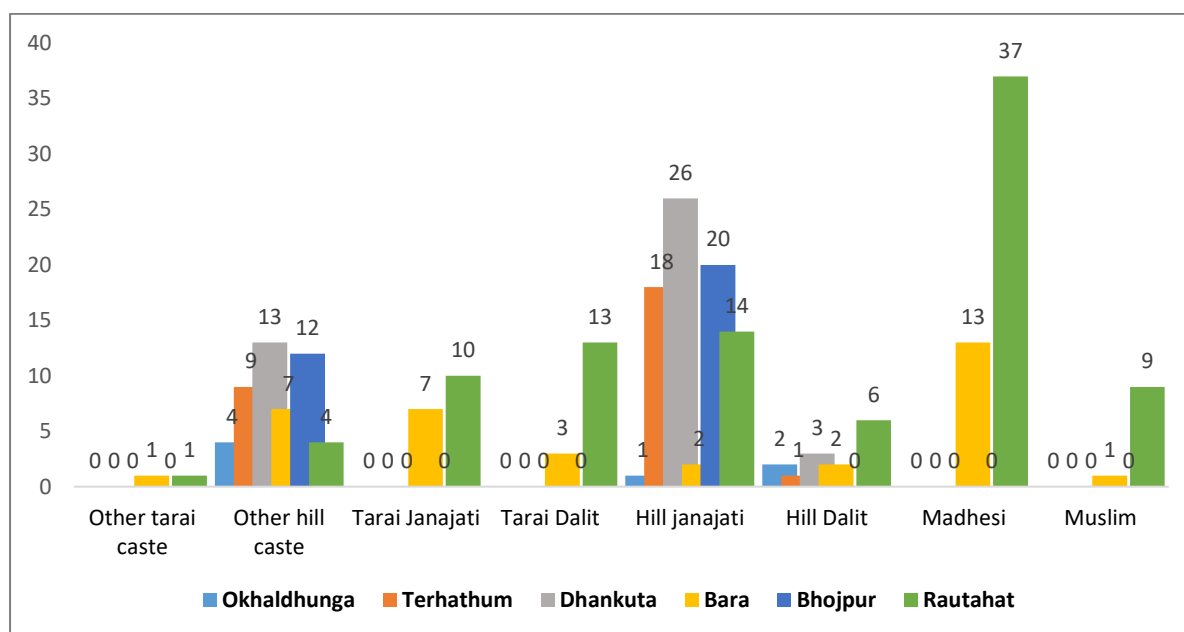


Figure 21 reveals the fact that among case clients the highest proportion was from Hill Janajati i.e., 30.23 which is followed by Madhesi (20.16%), Other Hill Caste (14.73%) and Terai Dalit (10.08%).

Figure 21: Percentage distribution of case clients by caste/ethnicity.

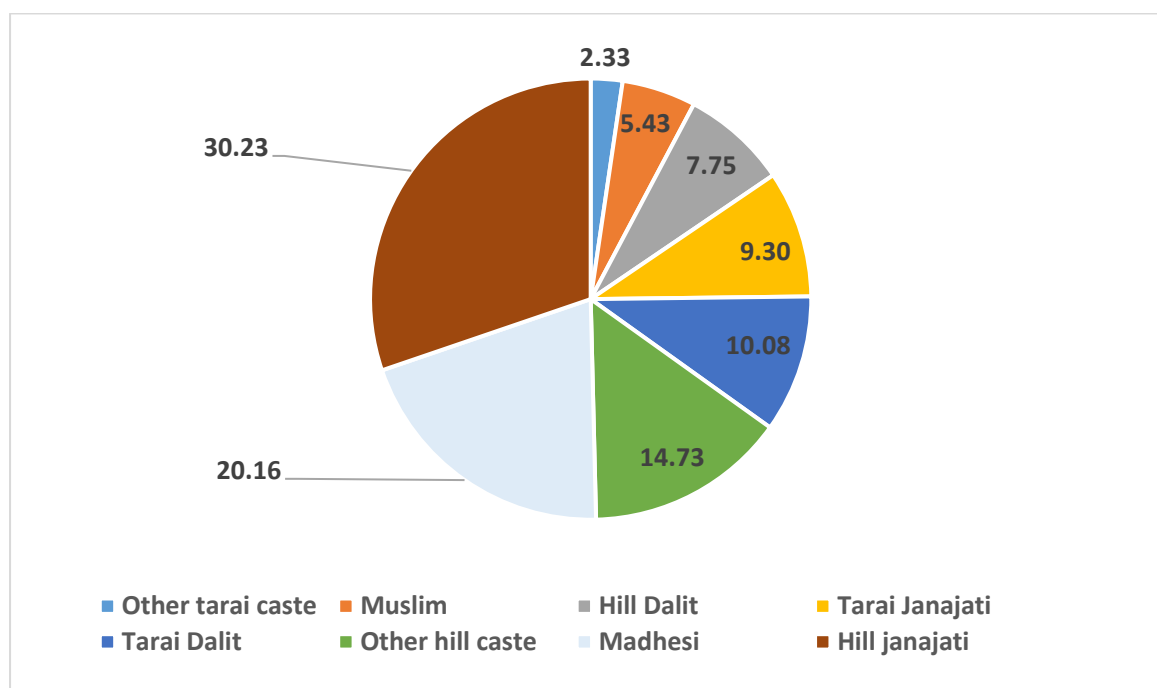
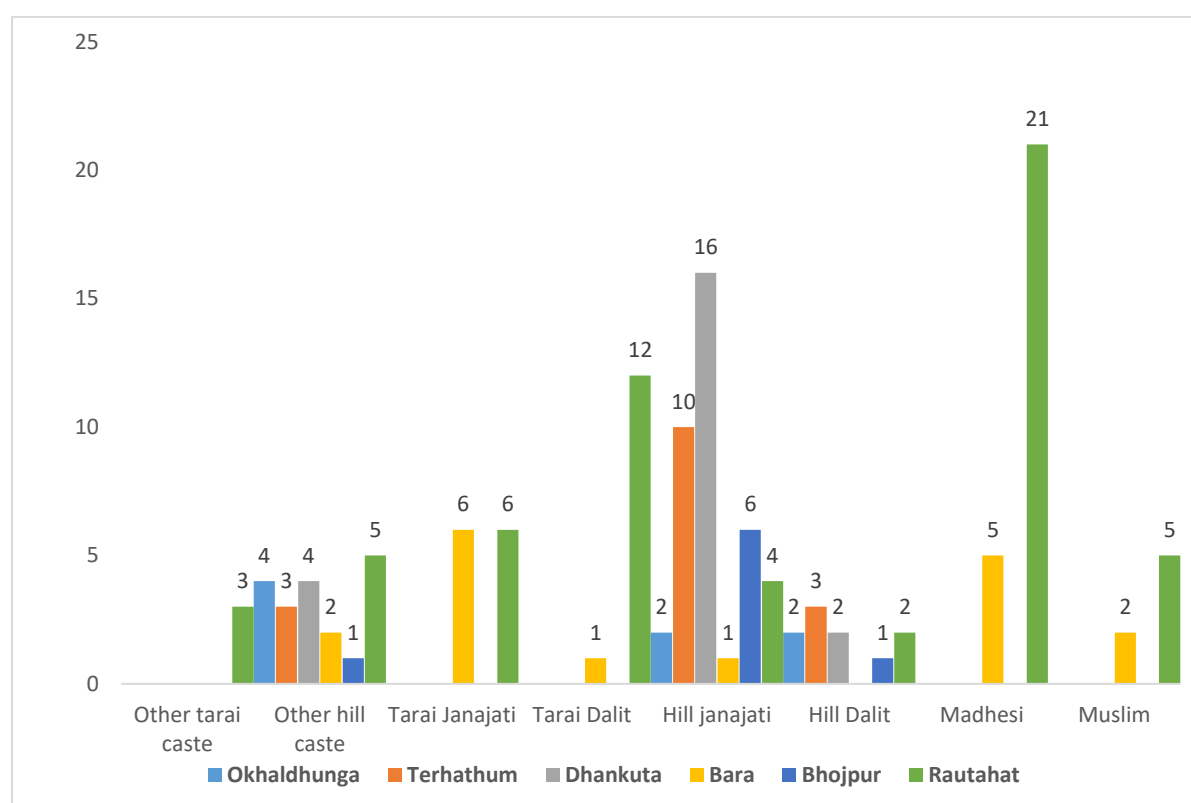


Figure 21 states that the highest number of case clients is observed in Hill Janajati which is followed by Madhesi and Other Hill Caste.

Figure 22: Distribution of case clients according to caste/ethnicity and district.



The range of beneficiaries varies with the household income sources. Most of the intervention districts depend on the agriculture as their main source of income (157), followed by employment (19) and business (18) (Table 39).

**Table 39: Distribution of MRC/MID beneficiaries by their household's main source of income**

Main source of income	Yes	No	Total
Agriculture	157	6	163
Agricultural labour	3	0	3
Non-agricultural labour	6	1	7
Employment	19	1	20
Livestock rearing	7	0	7
Pension	1	0	1
Other	2	0	2
Foreign employment	17	1	18
Business	18	0	18

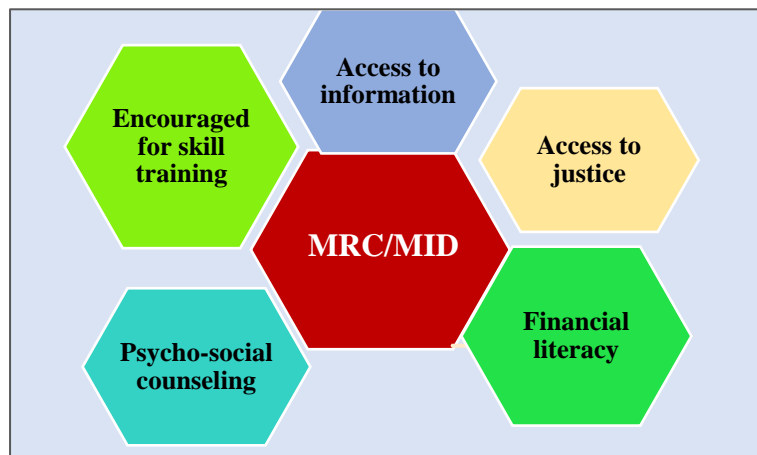
A few are in livestock rearing (7) and non-agricultural labourer (6).

## ii) Available services at MRCs/MIDs

The quality of MRCs/MIDs services and satisfaction of beneficiaries to services delivered by MRC/MID were crucial components for its relevancy, effectiveness, impact, and sustainability. The roles and functions of MRCs and MIDs were observed to be highly

effective for migration related service delivery. It helped the migration process to be safe, regular, orderly, and dignified by reducing 3Ds—dirty, dangerous, and challenging work environment and increasing 3Ss—safe, sincere, and sound work environment.

### iii) Available services of MRC and MID



As per the findings of the KIIs, five types of services are being delivered by MRC/MID (Figure 23). The interviews with the key informants revealed the fact that these services are prerequisites and crucial for making migration process right based and safe as well as dignified.

*Figure 23: Main services delivered by MRCs/MIDs*

Besides the above services stated in the Figure 23, there are many other services offered by MRC/MID. One of the crucial and significant roles and services by MRC/MID is case settlement of diverse types such as fraud, human trafficking, bringing dead body of migrants and negotiating for compensations to the victim's family.

Of total MRC/MID beneficiaries, a significant number of beneficiaries have taken the service related to information of safe migration (183), followed by information related to employment of own country (142) and services related to facilitation for the management of issues related to death, fraud as well as compensation (51) (Figure 24).

*Figure 24: Distribution of MRC/MID services taken by beneficiaries (Multiple response)*

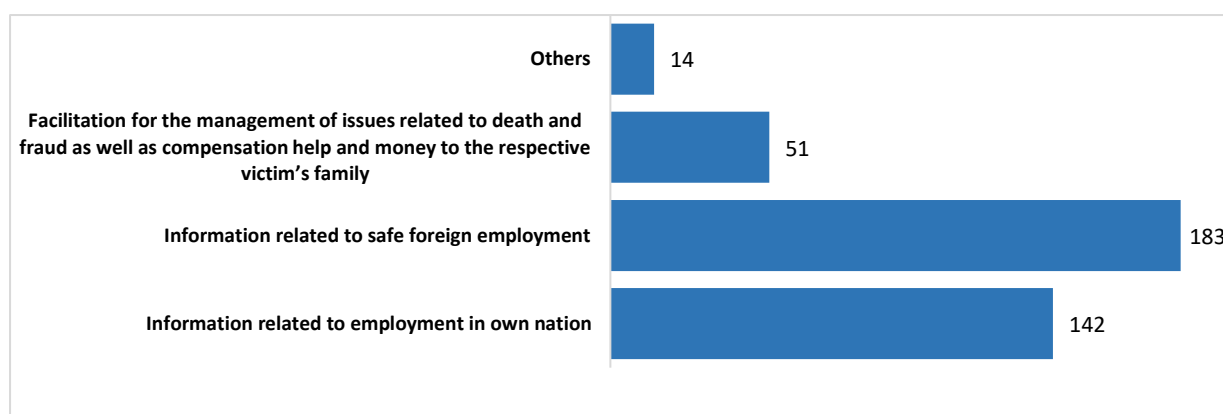
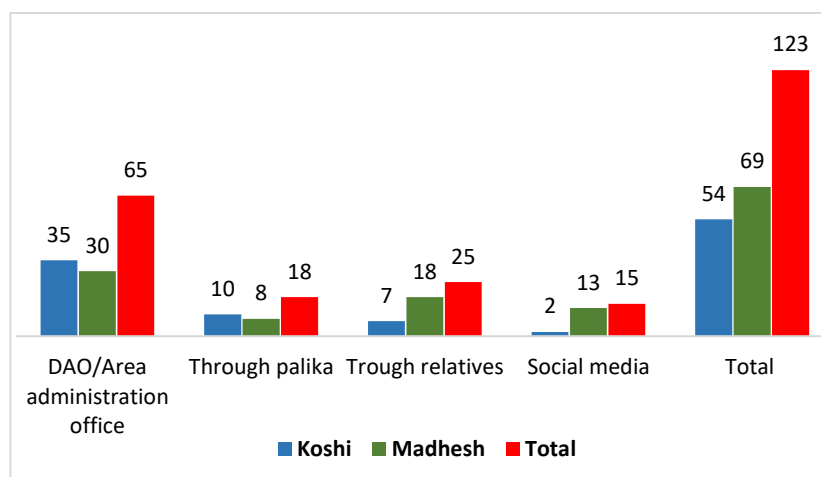


Figure 25 shows the way or mode of reaching the MRC/MID. Majority of case client found that they reach MRC/MID through District Administration Office (DAO) or Area Administration Office (AAO) followed by relatives and Palika (Figure 25). Notably, there are some victims who are reaching out to the authorities through social median networks.

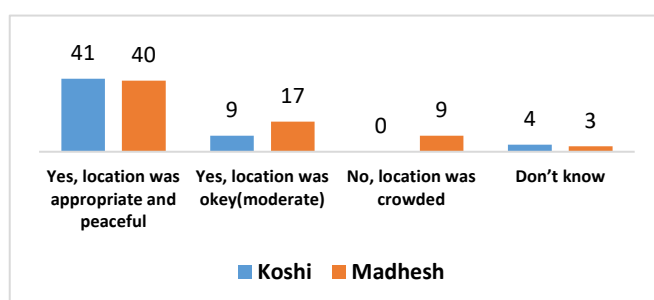


*Figure 25: Distribution of beneficiaries for reaching the MRC/MID way or mode.*

#### iv) Quality of services

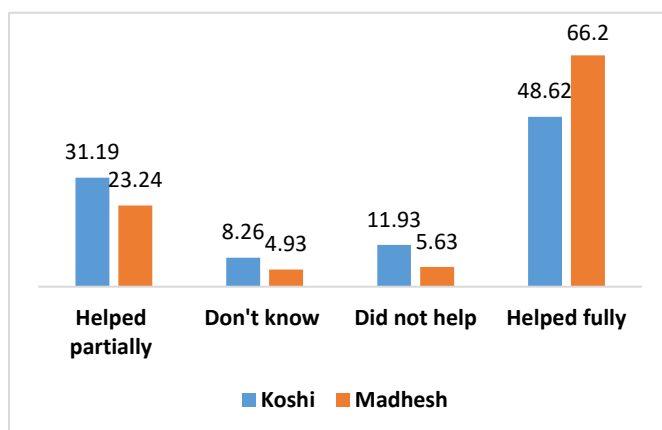
The MoU signed between SAMRIDDHI and the local authorities with the support of legal, operational and logistics provisions helped to institutionalize the centres at the initial stage. Furthermore, continuous workshop and training facilities to the staff of MRC/MID provided ample grounds for effective service delivery.

*Figure 26: Distribution of beneficiaries by suitability of location of MRC/MID*



Since the appropriate location of MRCs/MIDs was related to accessibility and quality of services, the survey asked whether the location of MCR/MID was appropriate for the beneficiaries. The majority of respondents in both Provinces - 41 from Koshi and 40 from

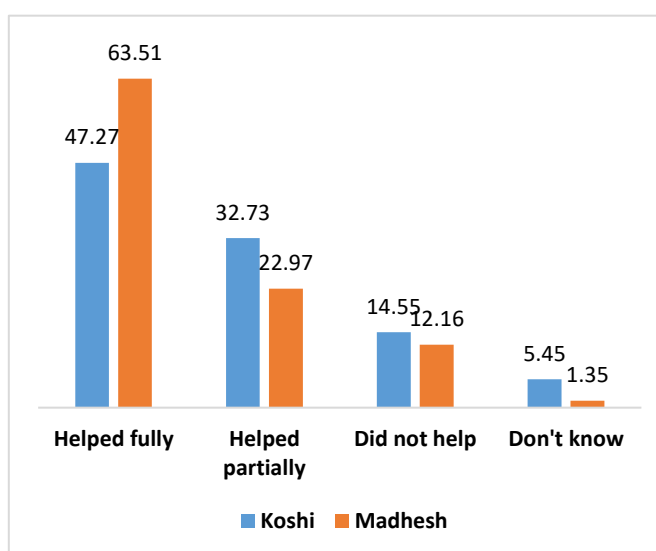
Madhesh Province responded that the location was appropriate and peaceful whereas 9 beneficiaries from Madhesh said that the location was crowded. The survey team's observation substantiates the information on crowd due to narrow space and limited staff.



According to figure 27, about 49% beneficiaries from Koshi and 66% beneficiaries from Madhesh province shared their views that MRCs/MIDs have helped them fully for making migration plan and finding employment. The most of the MRCs and MIDs were established at the suitable places however local level collaboration and cooperation still needs to be enhanced.

*Figure 27: Distribution of beneficiaries for making their plan and finding employment.*

Similarly, Figure 28 presents that about 47% beneficiaries from Koshi and 64% from Madhesh replied that MRC/MID has provided full cooperation and coordination for making legal documents whereas 32% from Koshi and 23% from Madhesh replied that they get partial help for making such documents. So, it is concluded that the role of MRC/MID is significant for making and managing such legal documents.



*Figure 28: Distribution of beneficiaries making and managing legal documents.*

The behavior and response of MRCs/MIDs staff is also the crucial factor in terms of providing services to the beneficiaries that ultimately determines the quality and effectiveness. According to figure 29, the majority of respondents from Koshi and Madhesh shared their views that the response of MRCs/MIDs staff was very thinkable, calm, and responded intelligently (82% vs 64%).

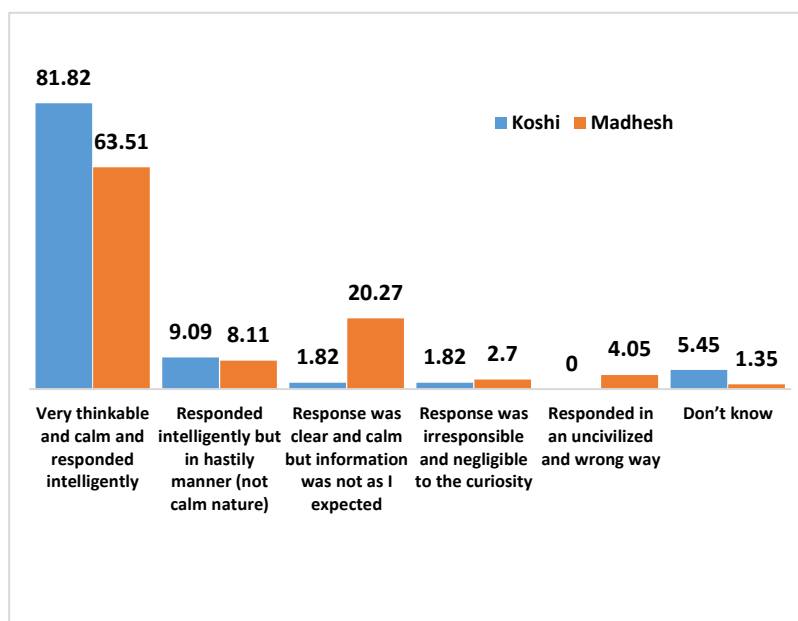
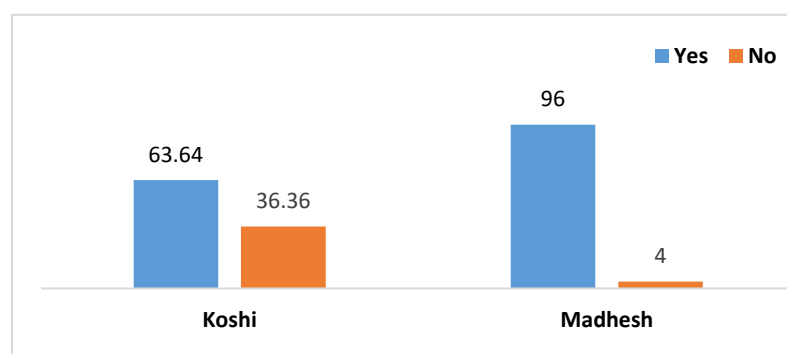


Figure 29: Distribution of beneficiaries (case client) based on their perception to the staff of MRCs/MIDs

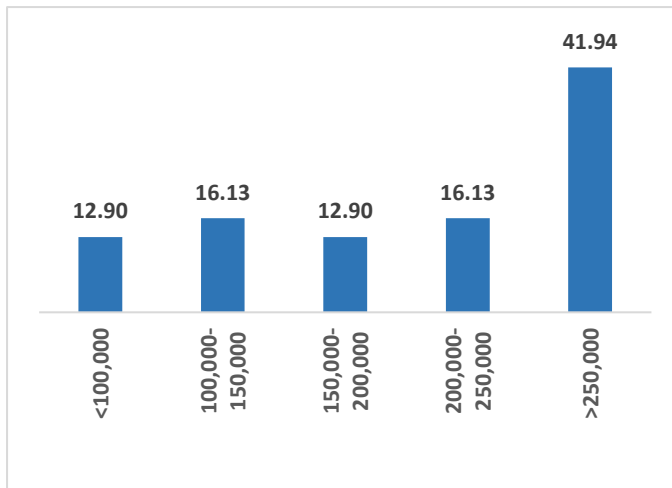
#### v) Remittance

Remittances sent by the migrants contribute significantly to the economic status of the migrant's family, community, and the country at large. Figure 30 shows the status of current migrants who send remittance to their left behind families. About 96% of migrants from Madhesh and 64% from Koshi province used to send remittances to their left behind family members.

Figure 30: Status of sending remittance by current migrants during one-year period.



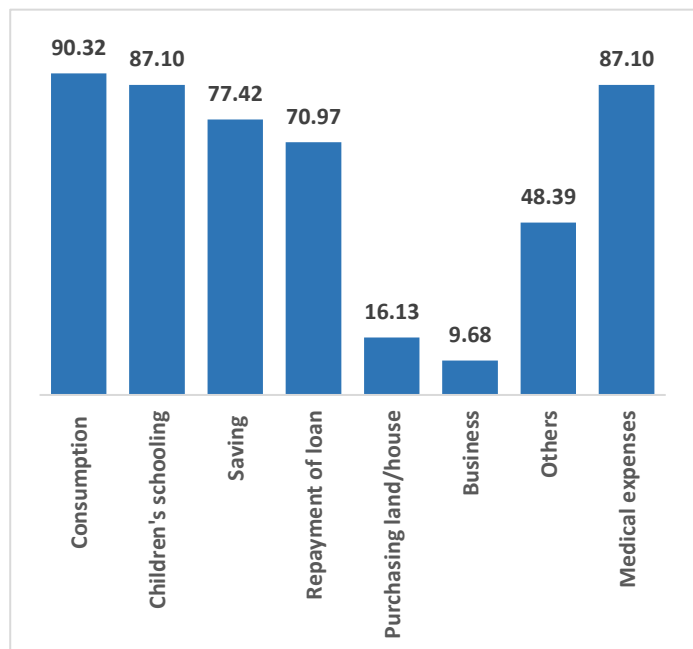
A study by Nepal Rastra Bank, the central bank of Nepal shows that remittance has positive impact on consumption pattern and ultimately to health, education, quality of life and saving (Nepal Rastra Bank, 2012).



The respondents were also asked about the sum of the remittance last year. The beneficiaries of MRC/MID shared their views that about 42% current migrants send more than NPR 250,000 which is followed by NPR 200,000-250,000 (16%) and NPR 150,000-200,000 (13%) (Figure 31).

*Figure 31: Percentage distribution of MRC/MID beneficiaries by amount of remittance.*

The survey question was asked to the left behind family members - particularly to the spouse or parents of current migrants with respect to utilization of the remittances. About 90% of recipients reported that the remittance they received was used for household consumption followed by about the same per cent each (87%) off respondents used on children's education and medical expenses, 77% of them used for saving, 71% used for repayment of loan and a few (16%) receivers used for purchasing land and house (Figure 32).



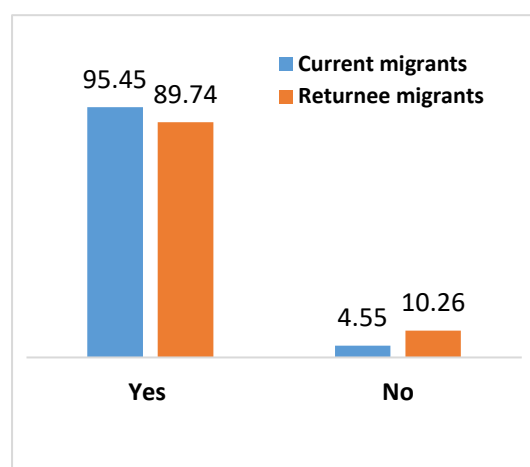
*Figure 32: Percentage distribution of MRC/MID beneficiaries who uses remittances in different sectors (Multiple response)*

The expenses reported were multi-purpose so there were multiple responses per respondent. Unfortunately, the survey did not enumerate the amount spent on each category.



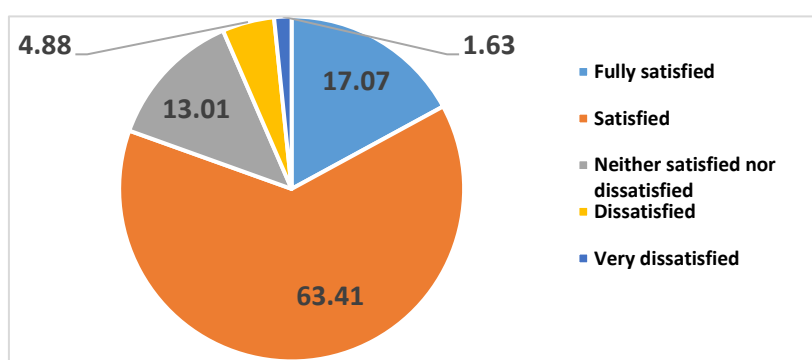
## vi) Level of Satisfaction

The survey asked the service recipients about the level of satisfaction on the services provided by the MRC and MIDs. According to survey results, about 95% of current migrant's



families and 90% returnee migrants were happy and satisfied with the services of MRCs/MIDs. Similarly, the satisfaction and happiness towards MRCs was also found while doing interaction with stakeholders. The Mayor of Myanglung Municipality of Terhathum district shared his view that 'MRCs became an integral part of foreign labour migration. The role of MRC is reflected significantly in orientation, counseling to the case/dispute settlement and in the case of migrant's dead body management.'

Figure 33: Distribution of beneficiaries (current migrant and returnee migrants) in terms of satisfaction from MRC/MID service.



While analyzing the data of case handling cluster only, about 80% were satisfied (fully satisfied 17% and satisfied 63%) which was followed by neutral (13%) and dissatisfied (2%).

Figure 34: Distribution of beneficiaries (case handling) in terms of satisfaction from MRC/MID services.

Recommendation of services to others is also regarded as the indicator of satisfaction as in most of the cases only a satisfied person recommends services to others. Figure 35 shows that 84% beneficiaries wanted to recommend the service of MRCs/MIDs to others.

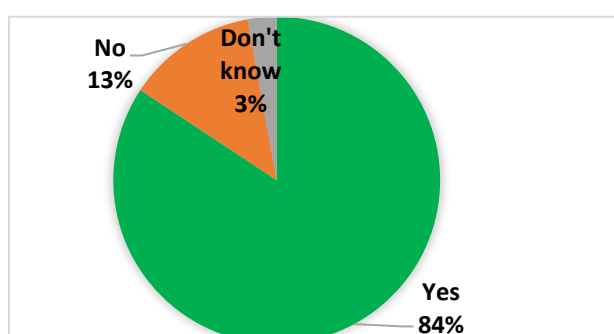
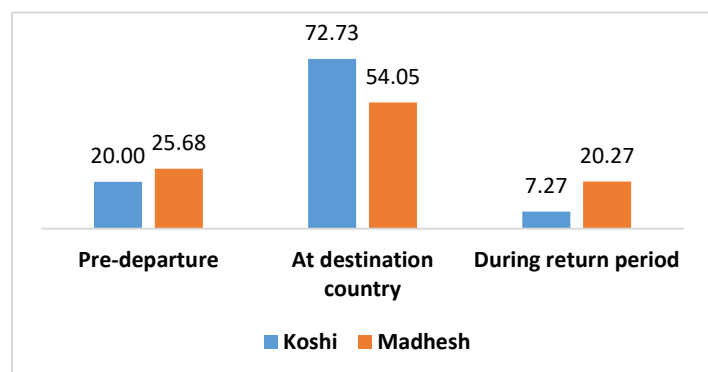


Figure 35: Distribution of beneficiaries based on the recommendation of MRC/MID service.

## vii) Impacts and effectiveness of migration services

The MRCs and MIDs provide five major services to current migrants, prospects, and most



potential migrants for safe, orderly, and regular migration. The positive impact of MRCs and MIDs are reflected in project MIS data. According to Figure 30, the majority of beneficiaries from case handling cluster were suffered from problem at destination countries (73% at Koshi vs. 54% at Madhesh) which is followed by pre-departure period.

Figure 36: Distribution of beneficiaries by times of problem faced.

That means the role of MRCs/MIDs begin from pre-departure to return and reintegration phase. Similarly, the period taken to solve the problem is one of the indicators of the effectiveness of MRC/MID services.

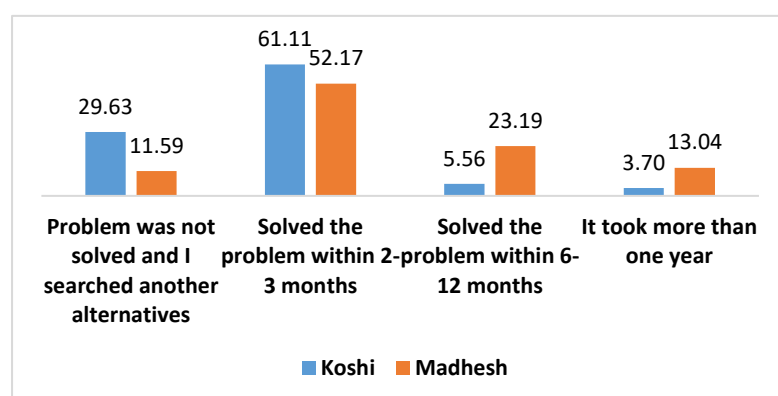


Figure 37 shows that the majority of cases were settled within 2-3 months in both Koshi and Madhesh province (61% vs 52%). Whereas one fourth of the cases were not settled through MRC/MID and the victims searched the alternatives for settlement.

Figure 37: Distribution of respondents by time taken to solve the problem.

## viii) Sustainability of MRCs and MIDs

The services of MRCs/MIDs were demand driven and its scope and need has been increasing with increment in the outflow of foreign labour migration. The MoUs, operational procedures, allocation of regular budget, provision of staff, and its high importance were the basis for its sustainability. The major basis for sustainability of MRCs/MIDs at the project area were - better legal and Policy Provisions/Framework, collaborative effort with local authorities and better consensus amongst stakeholders.

### **c) Conclusions**

The project under Component 2.2 aimed at developing the financially and institutionally sustainable models for migration support services at local authorities and that has been achieved as targeted. The quantitative goal of the project as number of local authorities signing MoUs for running MRC/MID on cost sharing basis has been achieved. The services to migrants and their family member before, during and at return and support to returnee migrants for economic opportunities have also been achieved as targeted. The services provided by MRCs/MIDs are found effective for making foreign employment process safe, regular, orderly, and dignified. The main five services are crucial for migrants and their families.

The satisfaction of beneficiaries is the prime factor while assessing the services. The Endline survey revealed that the respondents' level of satisfaction with services and the benefits they have reaped from the set up was high among the migrants and their families. The collaborative approach of MRCs/MIDs with different organizations yielded effective in terms of case settlement, compensation, orientation training, dead body management of migrants and rescuing stranded migrants from different countries. The effectiveness of MRCs/MIDs can be enhanced through regular dialogues, trainings, knowledge sharing and consultation between three tier of government and concerned institutions and agencies. For the sustainability of MRCs/MIDs, it is crucial to develop legal and policy provisions at provincial and federal level. Only the safe, regular, and dignified migration can attain high volume of remittances that ultimately contribute to achieve sustainable development goals of a county.

### 3.3.5 Decent Jobs

#### a) Background

One of the development objectives of SAMRIDDHI is that viable rural micro and small enterprises (RMSEs), in both on-farm and off-farm sectors, provide sustainable sources of income to poor households, migrant families and returnees. The project aimed to promote vocational training and apprenticeship in direct connection with gainful job placements for poor people who are looking for a sustainable source of income and an alternative to migration but are not interested in or able to take the risk inherent to business development. Moreover, it aimed to provide poorer youth with excellent quality skills relevant to local employment and enterprise opportunities so that they can secure decent jobs and or establish their own successful skills-based RMSEs.

The project targeted its activities for poor households particularly landless and near landless families, and returnee migrants and remittance receiving households. The project supported small enterprises that either served the micro enterprises by providing input and services or buying outputs from them so that creates employment opportunities, for the rural poor. The project also directly targeted the nearly poor population which is poor because of lack of opportunities of livelihood diversification and additional source of income, so that they are at the risk of falling back into poverty.

Among the three outcomes, under Outcome 1: Rural entrepreneurs and unemployed labour have access to business development services enabling them to develop their existing businesses, to create new ones or secure gainful jobs. There is the provision of Vocational training and apprenticeship in Sub-component 1.3 Decent Job, under Component 1: Promotion of Rural Micro-Cottage and Small Enterprises. In the original design, the component targeted 30,000 youth and poor people (15,000 under Vocational Skill Training and the remaining 15,000 under apprenticeship) for vocational skill development, of which 33% of women, are in gainful employment over at least 6 months<sup>8</sup> (IFAD, 2015). The target was revised and updated as Apprenticeship to be 6,000 youth and Vocational Skill Training to the 24,000 youth (IFAD, 2018).<sup>9</sup> Thus the project has the two Outcomes under this activities; (i) Outcome-1: At least # of individuals from households classed as poor or nearly poor<sup>10</sup> are in gainful jobs or skills-based self-employment for at least 6 months after completing the training or apprenticeship, and (ii) Outcome-2: # of apprentices, of which 50% are women, are in gainful employment over at least 6 months after training.

The project implemented vocational training and apprenticeship packages, building on the successful methodology developed by Helvetas Nepal. Helvetas Nepal provided technical assistance and management support for the implementation of activities related to vocational training and apprenticeship. To implement the activities, result-based contracts were done with the Technical Education and Vocational Training (TEVT) Service Providers, who was responsible not only for delivering training, but also for ensuring post-training

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<sup>8</sup> Rural Enterprises and Remittances Project 'SAMRIDDHI, Final project design report, IFAD, May 2015,

<sup>9</sup> Rural Enterprises and Remittances Project 'SAMRIDDHI, Technical note – Project Design Update, IFAD, May 2018.

<sup>10</sup> Under GoN official definitions

gainful employment of trainees. The service provider is responsible for the mobilization of trainees and targeting of training under the supervision of HELVETAS who is responsible for targeting and performance of the sub-component. This activity was supplemented by the core economic mobilization activities of the project in the approximately 100 priority Palikas (under Sub-comp 3.1) which would help to identify and inform interested potential applicant for the TVET and apprenticeship opportunities. It was also aimed that approximately 45% of successful TVET graduates who are expected to start their own RMSE within two years of their training and be eligible to apply for collateral free loans from financial institution. Useful market survey has been done before offering training for finalization of the numbers of trainees and apprenticeships<sup>11</sup>. General process adopted for the TVET and job placement in the project is presented below:

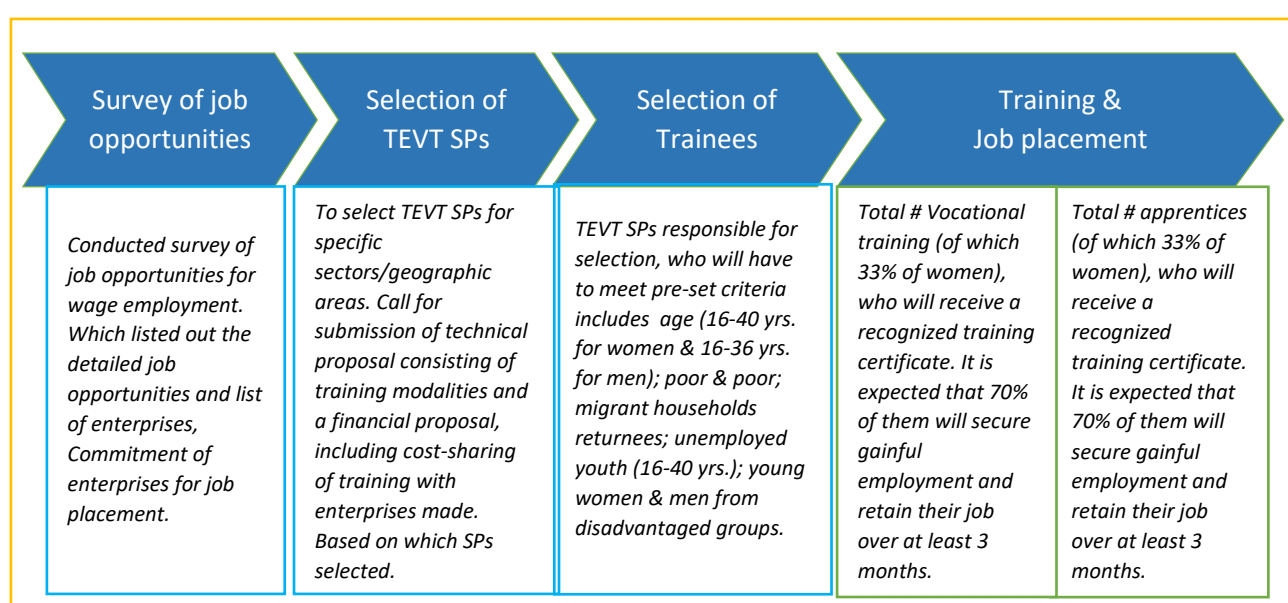


Figure 38 : Vocational training and apprenticeship related activities Implementation Process

To address unemployment and skill gaps, SAMRIDDHI promoted decent jobs through TVET programs, job placements, and apprenticeships. By training and placing individuals in various sectors, the project enhanced employment opportunities and bridged the gap between industry demand and workforce skills. Thus, the project ran the skill enhancement vocational skill related training activities in connection with job opportunities. It was assumed that trainees' performance-based contracts ensure at least 70 per cent of the total would be employed and that consistently proven to be a strong motivating tool for training organizations.

## b) Survey Findings

### i) Changes in the household assets of the TVET beneficiaries

Reducing poverty and achieving sustainable peace through employment-focused, equitable and inclusive economic development was the main goal of the project implementation. To

<sup>11</sup> Rural Enterprises and Remittances Project 'SAMRIDDHI, Final project design report, IFAD, May 2015,

achieve the project goal, it targeted 30,000 rural poor acquiring employable skills either through vocational training or apprenticeship. The impact of the component is to increase the household assets at least 20% of the 70% targeted direct beneficiaries within 4 years of project support, as compared to baseline (RIMC). At least 33 % of target entrepreneurs, vocational trainees and apprentices are women.<sup>12</sup>

The Endline survey showed that assets like; television, telephone- mobile, computer, individual tap or tube wells, sewing machine, washing machine, fan /cooler, induction stove, refrigerator, motorcycle, bus/truck/ car/ jeep, tractor/ power tiller and water pump set are increased by 45% in the project direct beneficiaries while it is 43% in the non-project beneficiaries shows the higher number of HH assets changes due to project interventions.

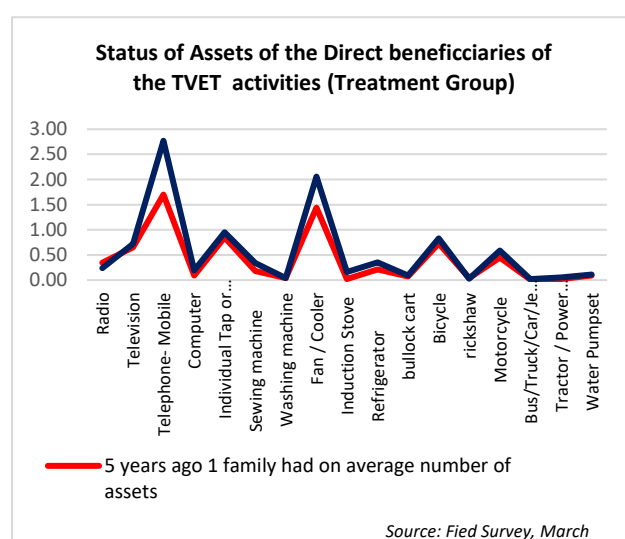


Figure 39: Status of Assets of the Control Group in the RERP areas.

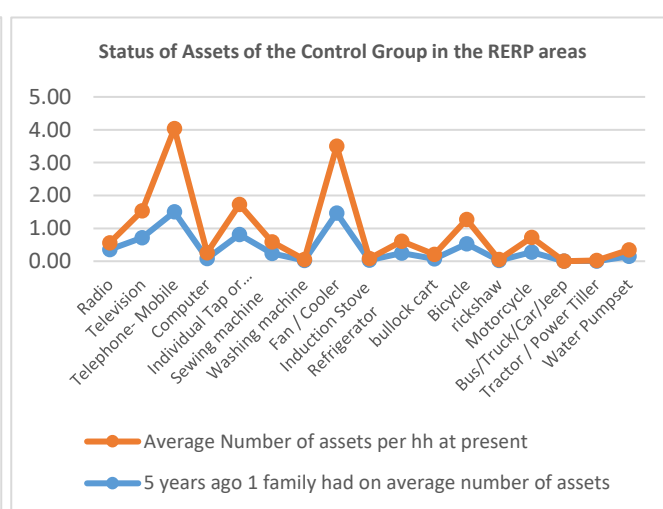


Figure 40: Status of Assets of the Direct beneficiaries of the TVET activities (Treatment)

During the five years of the project implementation, fixed assets like houses were also improved to fully concrete. Similarly, out of the total land purchased, about 59% were in the ownership of women in the project participant (treatment group) while it is only 20% in the non-participants (Control group). The survey showed increment in the assets as well as increment of the women ownership in the assets like, land and house.

Of the total project targeted beneficiaries about 90% beneficiaries' HHs has taken vocational training and apprenticeship in the project areas (treatment group) while this is only 27% in the control group. Field survey found that participation of women in the vocational training and apprenticeship were 54% of the total trainee.

## ii) Employment status of the TVET beneficiaries

The development objective of the project was 'viable rural micro, small and medium enterprises (RMSEs), both in the farming and off-farming sectors, provide sustainable sources of income to rural poor households, migrant families and returnees'. To contribute

<sup>12</sup>Rural Enterprises and Remittances Project 'SAMRIDDI', Final project design report, IFAD, May 2015,

the project development objective, it targeted 21,000 RERP/SAMRIDDHI-supported vocational trainees and apprentices, of which 33% of women, are in gainful employment over at least 6 months as a development indicator.

Survey data showed that, about 66.67% of vocational skill and apprenticeship trainees are engaged in the gainful employment. Of the total employed trainee, 54% are engaged in their own enterprises and remaining are in decent job. Out of the total employed trainees, about 26% are earning annually below NRs. 100,000, while about 42% are earning NRs. 100,000 to 200,000. Similarly, 22% are earning NRs. 200,000 to 300,000 annually, 5% are earning NRs. 300,000 to 400,000 and about 5% are earning above NRs. 400,000 annually.

### **iii) Status of decent jobs and skill based RMSEs**

The project has the Outcome indicator as 'Rural entrepreneurs and unemployed labour have access to business services enabling them to develop their existing businesses, to create new ones or to secure jobs'. for the Outcome 1 under Project Component 1 – Promotion of Rural Micro-Cottage and Small Enterprises (RMSEs). Under Component 1, there is Sub-component 1.3: Decent job. The objective of this Sub-component is to provide quality skills relevant to local employment and enterprise opportunities to economically poor youths, to enable them to secure decent jobs and/or establish their skills-based RMSE. As per the project MIS, altogether 34,593 people were trained in vocational training against the target of 31,500 which is the 127% achievement. Among all trained 11,907 (34%) were female, and 22,686 (66%) individuals were young.

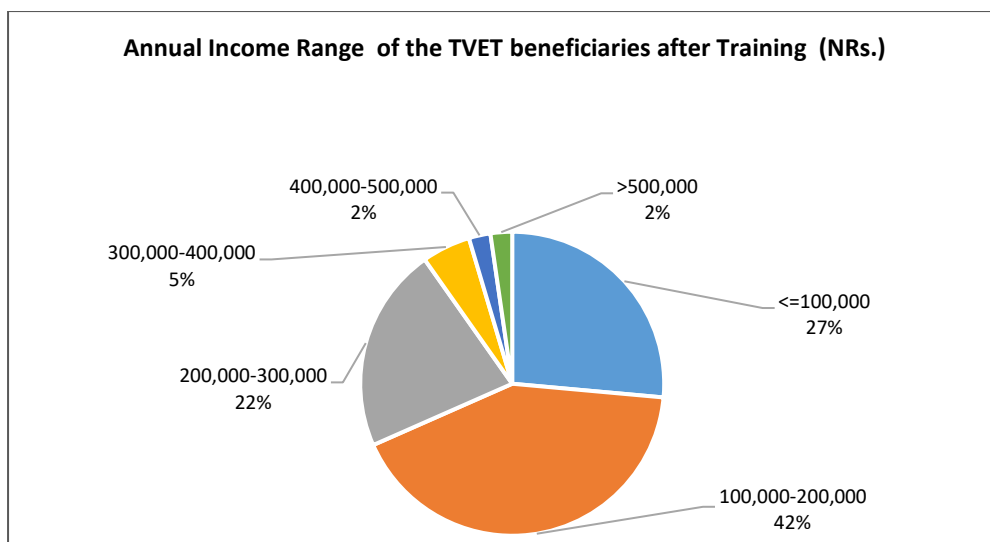
Similarly, altogether, 1,536 persons received training under the LAM in 16 different occupations. Among all trained, 1,239 were trained under LAM-1 and the remaining 297 were trained under LAM -2. A total of 9,489 people with more profitable and resilient households - or small enterprises or secure remunerative skills-based jobs against the target of 10,200.

### **iv) Achievement of the TVET activities**

In total, 29,307 people trained in diverse types of vocational courses. Out of them, 56% are women and 60% are from the migrant HHs. A total of 26,510 youths participated in a skill test conducted by National Skill Testing Board (NSTB).

### **v) Changes in Income**

Respondents HH level income increased due to the getting gainful job after the vocational skill training.



*Figure 41: Annual Income Range of the TVET beneficiaries after Training.*

A substantial number of trainees (42%) were earning 100,000-200,00 NRs. per annum whereas more than 32% were earning more than 200,000 per annum.

### **c) Conclusions**

SAMRIDDHI project aimed to promote vocational training and apprenticeship with gainful job placement for youth attaining a sustainable source of income as an alternative to migration. The results were encouraging though the sampled trainees were difficult to locate due to their movement from their original habitat.

The training methodology was developed by Helvetas Nepal with required technical assistance and management support for the implementation of activities. As a result, about 98.40% of the targets were achieved 56.2% being women. The results were positive.

Field survey and project MIS data showed the effectiveness of the decent job-related activities for sustainable employment and income increment. In the SAMRIDDHI, TVET activities contributed for the promotion of the skill-based employment as well as decent job activities. Thus, TVET and decent job-related activities should be continued with the following recommendations for effective TVET activities in future.



## **CHAPTER 4: RECOMMENDATIONS**

Based on the results and discussions above, this section provides policy and project level recommendations on the project components to the extent possible.

### **4.1 Policy Level Recommendations**

#### **4.1.1 Supply Chain**

1. Extend dairy farming in the Koshi-Sagarmatha and Janakpur (BP highway) corridor, as well as along the Madan Bhandari highway areas.
2. Strengthen coordination and capacity building of district livestock offices, municipal agriculture/livestock sections, local service providers and the private sector.

#### **4.1.2 Gender Equality and Social Inclusion (GESI)**

1. Farmer groups, local cooperative members and local government (municipalities) have found GALS to be an important and effective tool for initiating economic activities and empowerment. So, policy makers should replicate such activities in other programme design and implementation.
2. Collaboration with local government (municipalities) is essential to the project success from the starting phase. The GALS should be adapted for promoting change, particularly in gender power relations, and can be applied to new projects for women's social and economic empowerment.

#### **4.1.3 Rural Finance**

1. There were many challenges on financial education, improving access to information and technology, and developing women-centric financial products and services. The government policies and strategies on financial education and financial inclusion should be in place to promote financial services among women at the grassroots level.
2. The study also identifies the need for growth and adoption of digital financial services, particularly in rural and remote areas. The government should draw policies towards digitalisation of rural finance to the extent possible.
3. Expand and enhance financial literacy nationwide, ensuring that everyone possesses the requisite knowledge and skills to manage their finances effectively.

#### **4.1.4 Migration**

1. Local governments need to develop legal and policy provision for establishing and operating MRCs and MIDs in effective and sustainable ways and it also needs to integrate the MRCs/MIDs as the mainstream service at local level.
2. Sufficient funds should be allocated to MRCs/MIDs for advocacies, workshops, and capacity building of the local representatives.
3. Regular monitoring mechanisms from provincial level government should be established for its efficiency, effectiveness, and sustainability.
4. Upscale the MRCs/MIDs in local units of the country. Priority should be given to those local units from where the outflow of migration is high.

#### **4.1.5 Decent Jobs**

1. TVET and apprenticeships courses should be designed as per the labour market. This should ensure that the training programs and courses offered align closely with the current and future needs of industries.
2. Regularly update the curriculum to incorporate emerging technologies and industry trends.

## **4.2 Project Level Recommendations**

The following recommendations aim to address specific challenges identified within the sub-components of SAMRIDDHI project.

### **4.2.1 Supply Chain**

- Provide refresher training and skill enhancement for para-vets, Village Animal Health Workers (VAHWs), and Community Livestock Assistants (CLAs). There should be prioritized support for growth and productivity in these regions.
- Enhance training and support for producers' representatives attending MSP meetings to ensure they fully grasp concepts and effectively disseminate information within their groups.
- Address pricing issues that hinder B2B agreements from operationalizing effectively. Conduct a thorough review and investigation to identify and resolve barriers to implementation, ensuring competitive pricing that attracts producers.
- Focus on strengthening the capacity of local technical service providers, especially in water quality testing (e.g., pH, nitrate levels). This will improve their ability to support fish.
- Recognize and address the differences between hills and Terai regions in terms of transport access, production scale, and market opportunities. Provide tailored support strategies that cater to these specific regional dynamics.
- Expand forage cultivation areas to meet livestock feeding needs. Encourage exchange of forage genetic materials among farmers, including non-project beneficiaries, to enhance fodder availability and support increased herd sizes of goats and cattle.
- Develop and implement quality standards to mitigate market price uncertainty. Foster trust-building measures between producers and buyers through consistent and reliable supply practices rather than sporadic facilitation events.
- Revisit the effectiveness of FEEK-2 and farm diary initiatives based on feedback indicating limited inspiration and participation.
- Tailor future projects to better align with educational levels, cultural practices, and household needs of participants.
- Increase technical support and monitoring efforts, which were reported as relatively low compared to other project activities.
- Simplify the procedure for matching grant processing and reimbursement practices at the producer level. Align grant mechanisms with government standards to reduce complexity and administrative burden.

### **4.2.2 Gender Equality**

1. Enable the active participation of both men and women to encourage them to think, draw, share their indigenous and cultural knowledge, and discuss issues with household members and the community.
2. Provide initial support to poor and vulnerable households of the project area who are suffering from their own problems such as meeting their daily needs and unemployment.

#### **4.2.3 Rural Finance**

1. Enhance financial inclusion in all projects through improving institutional capacity, business, financial and digital literacy and providing targeted training programs.
2. Create an enabling environment that promotes the uptake of financial and digital financial services to address the needs of women and marginalized groups.
3. Design member friendly financial and digital financial products and services. Non-life insurance facilities should be promoted for livestock and agricultural loans.
4. Even after FEEK-1 training, provide one-to-one counseling or household dialogue at the household level.
5. Spread the FEEK-1 training over 20 days, with sessions lasting two hours each day. This approach allows facilitators to deliver technical content more effectively, albeit potentially increasing costs.

#### **4.2.4 Migration**

1. Build consensus among different stakeholders for justifying its relevancy and importance making migration process effective and profitable.
2. Set up space for psychosocial counselor for the needy migrants including returnees.
3. Provision especial training to Information Officer to manage the MRCs/MIDs data robustly and efficiently.
4. Support local authorities to develop migration and reintegration policy in line with respective federal policies.
5. Devise continuous monitoring mechanism in collaboration with local levels for effective service delivery.

#### **4.2.5 Decent Jobs**

3. Prioritise decent job-related activities and prepare hands-on training modalities as required. This provides the ample opportunities for practical, hands-on learning. This could include interactions, workshops, apprenticeships, and on-the-job training.
4. Collaborate closely with industry partners to ensure that training programs are relevant and meet industrial requirements.
5. Explore the opportunities of internships, job placements, and experiences transfer from industry people to the participants.
6. Ensure post-training plans are made and opportunities are explored for continuous skills used and refreshed.

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### Annex 1: Log-frame and Progress of SAMRIDDHI Project

Project Levels	Name	Baseline	Mid-Term	End Target	Achieved Value MIS	% of Target	Achieved Value (Endline Survey)
Outreach	<b>1.b Estimated corresponding total number of households members</b>						
	Household members - Number of people			420,000	548,811	131	
	<b>1.a Corresponding number of households reached</b>						
	Women-headed households - Households				27,290		
	Non-women-headed households - Households				77,513		
	Households - Households			87,500	104,803	120	
	<b>1 Persons receiving services promoted or supported by the project</b>						
	Males - Males			45,000	25,964	58	
	Females - Females			45,000	78,839	175	
	Young - Young people			54,000	73,109	135	
	Indigenous people - Indigenous people				41,049		
	Total number of persons receiving services - Number of people			90,000	104,803	116	

<b>Project Goal</b> Reducing poverty and achieving sustainable peace through employment-focused, equitable and inclusive economic development	<b>Direct beneficiary households reporting increase of at least 20% in HH asset ownership within 4 years of project support, as compared to baseline</b>						69%
	Households - Number			28,000	28108	100	
	<b>Percentage of women reporting minimum dietary diversity (MDDW)</b>				72		72%
	Female - Percentage (%)			10		720	
<b>Development Objective</b>	<b>2.2.2 Supported rural enterprises reporting an increase in profit</b>						76%
Viable rural micro, small and medium enterprises (RMSEs), both in the farming and off-farming sectors, provide sustainable sources of income to rural poor households, migrant families, and returnees	Number of enterprises - Enterprises			16,000	19,090	119	
	Number of enterprises – Enterprises – Supply Chain				11,422		
	Number of enterprises – Enterprises – Decent Jobs				7,668		
	<b>No. of supported vocational trainees and apprentices are in gainful employment over at least 6 months, of which 50% are women.</b>						90%
	Females - Number			10,500	11,907	113	54%
	Number of vocational trainees and apprentices - Number			21,000	22,686	108	
	<b>SF.2.1 Households satisfied with project-supported services</b>				81		81%
	Households (%) - Percentage (%)			70		116	

<b>Outcome</b> Rural people grow more profitable and resilient household- or small enterprises or secure remunerative skills-based jobs	<b>No. of individuals achieving a return on labour of at least 125% of official minimum wage in supported farm and non-farm enterprises within 4 years of project support</b>						63%
	Female - Number			5,100	12,956	254	
	Male - Number			5,100	8,791	172	
	Youth - Number			6,120	17,040	278	
	Total - Number			10,200	21,747	213	
	<b>Increase in total revenue from product and services sold by supported individual producers</b>						
	% increase in real terms - Percentage (%)			40	166	415	
	<b>3.2.2 Households reporting adoption of environmentally sustainable and climate-resilient technologies and practices</b>						61%
	Total number of household members - Number of people			8,000	70,028	88	
	Women-headed households - Households				1,827		



Output	<b>2.1.2 Persons trained in income-generating activities or business management</b>					
	Males - Males			19,000	13,815	73
	Females - Females			19,000	25,387	134
	Young - Young people			31,800	34,378	105
	Persons trained in IGAs or BM (total) - Number of people			38,000	39,202	103
	<b>a) Technical and vocational skills and job placement (TVET &amp; apprenticeships)</b>					
	Male - Number			15,000	12,826	86
	Female - Number			15,000	16,481	110
	Young - Number			27,000	26,510	98
	Not Young - Number			3,000	2,797	93
	Total number of people - Number			30,000	29,307	98
	<b>b) Business skills (FEEK-2)</b>					
	Males - Number			4,000	989	25
	Females - Number			4,000	8,906	223
	Young - Number			4,800	7,025	146
	Not Young - Number			3,200	2,870	90
	Total number of people - Number			8,000	9,895	124
	<b>2.1.4 Supported rural producers that are members of a rural producers' organization</b>					
	Total number of persons - Number of people			10,000	11,522	115
	Males - Males			5,000	3,634	73
	Females - Females			5,000	7,888	158
	Young - Young people			6,000	7,739	129

	Not Young - Number			4,000	3,783	95	
	<b>Business-to-business linkage events, including MSPs, in supported Supply Chains with representatives of producer organizations, buyers and service providers</b>				480		
	Events - Number			300		160	
<b>Outcome</b> Improved business enabling environment and services for local RMSEs from vibrant CCI in their local area.	<b>Participating CCIs achieve the minimum 'RESPIRATION Check' score</b>				67		62.6% (IFAD Respiration Check Survey)
	Percentage of partner CCIs achieve minimum score of 145 points - Percentage (%)			60		111	
<b>Outcome</b> Increased social and economic empowerment of vulnerable women from high-risk households	<b>IE.2.1 Individuals demonstrating an improvement in empowerment</b>				1019		1019
	Total persons - Number of people			700		146	
	Females - Females			700	1019	146	
<b>Output</b>	<b>Households supported with GALS methodology</b>						
	Number of Households mentored through GALS - Number			1,000	1,378	138	
	No. of GALS mentors trained - Number			100	107	107	
<b>Outcome</b> Financial inclusion improved among rural communities and individuals - with expanded supply of financial services, including credit, savings,	<b>1.2.5 Households reporting using rural financial services</b>						
	Total number of household members - Number of people			48,000	68,176	142	81%
	Households - Percentage (%)			80	95	119	
	<b>1.2.6 Partner financial service providers with portfolio-at-risk ≥30 days below 5%</b>						3.99% (236 partner FSPs)

and insurance, combined with better demand and use of these services by rural people.	Percentage - Percentage (%)			33	26	110	
<b>Output</b>	<b>1.1.6 Financial service providers supported in delivering outreach strategies, financial products, and services to rural areas</b>						
	Service providers - Service Providers			150	236	157	
	<b>1.1.7 Persons in rural areas trained in financial literacy and/or use of financial products and services</b>						
	Males - Males			30,000	17,312	58	
	Females - Females			30,000	74,307	248	
	Young - Young people			36,000	61,984	172	
	Persons in rural areas trained in FL and / or use of Financial Products and Services (total) - Number of people			60,000	91,616	153	
	<b>Number of partner cooperatives accessing wholesale finance or linkage banking</b>						
	Number of partner co-operatives - Number			135	161	119	
<b>Outcome</b> Improved local policy framework and	<b>Local authorities adopting financially and institutionally sustainable models for migration support services.</b>						
institutional capacities to provide sustainable and effective support services to migrants and their families before, during and on	Local Authorities - Number		10		12		13

return from overseas employment.						
Output	<b>No of local authorities signing MoUs for running MRC/MID on cost sharing basis</b>					
	Local Authorities - Number		14	14	100	14
	<b>People receiving project supported migrant services before, during or on return from overseas employment by themselves or members of their family.</b>					
	Males - Number		38,250	62,230	163	
	Females - Number		6,750	13,635	202	
	Young - Number		27,000	62,254	231	
	Not Young - Number		18,000	13,610	76	
	People - Number		45,000	75,864	169	
	<b>Returnee migrants supported/facilitated by the project to access economic opportunities</b>					
	Males - Number		850	1,497	176	
	Females - Number		150	1,845	1230	
	Young - Number		600	2,475	413	
	Not Young - Number		400	867	217	
	People - Number		1,000	3,342	334	

## Annex 2: Supply Chain Component Reports

### Annex 2.1: Dairy Development

#### Background

Two primary constraints on production are the genetic quality of animals and inadequate feeding. Currently, cattle yield an average of 450 liters of milk annually, while buffaloes produce around 850 liters. According to the Dairy Animal Productivity Improvement Project by the Department of Livestock Services, there's substantial room for improvement. Cattle productivity could potentially increase sevenfold to 3,000 liters per annum, while buffalo productivity could triple. Similarly, enhancing the genetic quality of local goats offers the potential to boost goat meat production.

The dairy production program focuses on priority districts along the North-South and Janakpur corridors, especially in road head areas. Communities already selling milk through groups/cooperatives are a priority. The program scales up based on community capacity, stressing efficient input supply like forage cultivation and milk collection for low-cost production, bulk collection, and attracting dairy industries.

The activities undertaken for dairy productivity improvement were in the area of improved institutional capacity, animal nutrition, management, animal health care, breeding, and market infrastructure development.

#### a) Improved management practices

In regions where all-weather roads and small towns are present, priority has been given to communities engaged in selling milk to local markets. This emphasis has led to the expansion of the program, particularly with the emergence of local dairy enterprises and the entry of large dairy industries for milk collection.

#### Households reporting an increase in production and income from dairy farming.

Livestock are essential for rural households, contributing significantly to their income. While productivity has historically been low, recent data shows a promising shift. The Endline study indicates a 58% increase in improved animal population and a 68% rise in production. These figures suggest the project has effectively enhanced dairy farming practices.

**Table 2.1: Number of Improved animals & Productions Increased/decreased after the SAMRIDDHI Project**

Animal/ Production	Highly increased	Slightly increased	The same	Decreased	Highly decreased	Response No
Milking animals	8 (7%)	55 (50%)	41 (38%)	3 (3%)	2 (2%)	109
Milk production	13 (12%)	62 (57%)	30 (28%)	3 (3%)	1 (1%)	109
Income	15 (14%)	59 (54%)	28 (26%)	5 (3%)	2 (2%)	109

Furthermore, when asked about their sales and income, 33% of respondents reported a one-fold increase, while 53% reported a two-fold increase compared to the control group. Combining these, 86% indicated increased sales and income, compared to only 25% and 3% respectively in the control group. This suggests rural enterprises are becoming more profitable and resilient, aligning with project Outcome-1 (% total gross income increased through services sold by supported individual producers) as outlined in the project Log-frame.

#### **b) Feeding management**

##### **No. of small-scale producers adopting environmentally sustainable and climate resilient technologies and practices.**

The project introduced improved winter and perennial forage options for dairy animals through community efforts and managed nurseries. Saplings and seedlings from these nurseries are distributed to members for intensifying terrace risers and bunds with a mix of improved species. Community, public, and private lands are utilized for forage production with newly adopted forage species.

**Table 2.2: Types of forage introduced and cultivated in the program area.**

Interventions	Treatment (109)	Control (87)	Was it enough? No.
	No. & %	No. & %	Yes (No. & %)
Winter Forage (Oat, Berseem, Vetch) HHs	61 (56%)	25 (23%)	24 (22%)
Perineal Forage (Napier, Mulatto, Seteria, Broom grass)	49 (45%)	22 (20)	20 (18%)
Others	25 (23%)	11 (10%)	18 (17%)

Respondents emphasized that despite its importance, the technology adoption/cultivation of both winter (56%) and perennial (45%) forage are encouraging despite falls short of their needs. However, they noted that these forage deficiencies are compensated by utilizing other local forage and fodder sources, as well as maize stover and millet/paddy straws,

Project assistance technology significantly impacted the sourcing of forage seeds and saplings among participants. Those with project support showed a higher tendency (35%) to use their own nursery, compared to 20% in the control group. Additionally, reliance on nearby nurseries increased with assistance (22% vs. 10% in control), while dependency on livestock services decreased (26% vs. 7% in control). However, both groups showed a similar reliance on other areas (50% with assistance vs. 55% in control). This highlights the positive influence of project support in encouraging farmers to utilize their own resources for forage cultivation.

**Table 2.3: Access of animal health services and service place**

Access of animal services and service place	Treatment group (HHs No. 109)	Control group (HHs No. 87)
Yes, availability of services	90 (83%)	61 (70%)
No, availability services	19 (17%)	26 (30%)
Technician from service center	57 (63%)	40 (66%)
Private/community Technician	65 (72%)	57 (93%)
Technician from NGOs	9 (10%)	5 (8%)
Technician from Cooperatives	18 (20%)	9 (15%)

In the project area, market services have been established through local Agro-vets, with a service coverage of 95% (see Table below). However, it is worth noting that 94% of service takers of local Agro-vets were found in the control group. This could be attributed to the surrounding effect, indicating that these Agro-vets are primarily established in the project command areas.

**Table 2.4: Access to veterinary drugs and service place**

Access to vet drugs and service place	Treatment group (HHs No 109)	Control group (HHs No 87)
Yes, I do	105 (96%)	82 (94%)
No, I do not	4 (4%)	5 (6%)
Local Agro-vets	100 (95%)	77 (94%)
District head quarter	8 (8%)	5 (6%)
Regional market	19 (18%)	11 (13%)
Others	3 (3%)	4 (5%)

#### **Persons trained in production practices and/or technologies**

Table below it was observed that 59% of the treatment group and 17% of the control group had received training in animal health and production management, CLA, and VAHW. Interestingly, even the control group had received training on the same topic, which suggests that such training is commonly provided by NGOs and other agencies in local communities. The provision of technical training to 59% of dairy communities seems quite reasonable.

**Table 2.5: Training provided on Animal health and management.**

Training provided/not provided	Treatment group (HHs No. 109)	Control group (HHs No. 87)
Yes, provided	4 (59%)	15 (17%)
No, not provided	45 (41%)	72 (83%)

### **Sustainability**

Dairy farming, especially in the Koshi-Sagarmatha and Janakpur (BP highway) corridor, as well as along the Madan Bhandari highway area, has shown positive impacts. These regions have significant potential for sustaining such activities. However, to maintain this, there needs to be strong coordination and partnerships with the district livestock sections, agri/livestock section of municipalities and the private sector. Additionally, providing refresher training and enhancing skills for field-based para-vets, VAHWs, and CLAs are essential.

### **Conclusions**

SAMRIDDHI has made significant contributions to dairy productivity through initiatives such as breed improvement, shed management, forage cultivation, and training programs. The improvements in breed have led to various positive outcomes, resulting in increased animal productivity. The study also highlights encouraging results, including increased forage cultivation area and practices, a rise in households adopting stall feeding, the implementation of separate shed practices, routine vaccination, and parasite control. With support from the SAMRIDDHI, farmers have expanded improved dairy farming and small enterprises in the project area. The project interventions have played a crucial role in bringing about economic changes, evident through the positive shifts in production, productivity, and income levels.

### **Issues**

- Selection of beneficiaries- real beneficiaries were left out.
- Lack of coordination and linkages with working areas' stakeholders.
- Lack of technical workforce support in supply chain development.
- Matching grant contribution on cost sharing from SAMRIDDHI is low.

### **Recommendations**

- Recommended that there should be close coordination with concern line agency while selecting the households and formation of groups.
- Municipality/rural municipality should take ownership of those groups for further technical support and inputs after the project.
- Matching grant contribution (30%) on cost sharing from SAMRIDDHI has to be revised and be made at least 50 %.
- Prioritize consideration of power availability and capacity when distributing dairy equipment to ensure effective utilization and sustainability of assets.



## Annex 2.2: Fishery

### Background

Fish supply chain is one of the important interventions of the SAMBRIDDHI Project. According to National Agriculture Survey 2021/22 42,008 holdings are engaged in fishery subsector with 48,763 ponds and occupy 10,383 ha of land. Terai is the major (70 % of the total production) fish producing area of the country and Madhesh Pradesh alone contributes 57.12 % of total production from pond fish culture. Similarly, Koshi Pradesh contributes 13.11 % (MOALD 2021/22). Fishery contribution in the AGDP was 1.5 percent in 2079/80. Growth rate of fish production is 14.6 % per annum which is above overall agriculture growth of 2.2 % per annum (RERP Fish supply chain report, 2019).

Thus, SAMBRIDDHI appropriately selected the fish supply chain in the Madhesh and Koshi Pradesh. In addition, intervention along road corridor combined with cluster approach was found innovative and appropriate to further strengthen the fish supply chain in the region. Results and discussion: Data and information of end line survey was collected in two different level i. e. household survey on sample basis along with Focus group discussion and Key informant survey at random with traders, agro-vets and concerned agriculture and livestock staff of Local Government. Reference of SAMRIDDHI documents were also used in the design and analysis of the results.

### Production functions related activities

52 % of the households reported doing fish farming more than 5 years back whereas 32 % are new who initiated fishery within last 5 years. This may be due to project intervention in the area. More than 83 % from treatment and 88 % of control members are doing fish farming in ponds and only 17 % adopting other methods including bio floc of fish production.

**Table 2.6: Involvement and decision making in fish production and marketing activities in the households.**

Activity	Treatment N=78			Control N=48		
	Women	Men	Both	Women	Men	Both
Involvement in production and marketing activities	2 (3%)	45 (58 %)	31 (40%)	3(6%)	23 (48 %)	22 (46 %)
Decision making which type of fish and when to grow	1	38	39	2 (4 %)	21 (44%)	25 (52 %)

Training in fish production and marketing was received by 67 % (52 where N=52) of the treatment group members and only 15 % (7 N=7) by control group from other sources. Among the training participants 50 % were women, 42 % men and 8 % both women and men in the treatment group. Different type of fish produced by the households were as in Table below.

**Table 2.7: Different fish raised by the participating households.**

Type of fish	Treatment (No.)	Control (No.)
Carp (common, silver, grass, bighead & Rahu)	29	18
Naini	31	15
Bhyakur	25	18
Tilapiya	8	9
Pangas	2	
Other type	3	

It was reported that project support was received by 46 % (36, N= 78) in treatment and 4 (15 %) of control group from different other sources.

**Table 2.8: Support received by producers in Fish supply chain.**

Project support	Treatment (No.=36)	Control (No.=4)
Market and marketing linkages	17 (47 %)	2
Collection centre & Vehicle	6	2
Irrigation	16 (44 %)	
Aerator, Fishing net, Digital balance etc	20 (56 %)	
Edible Grass for fish	9	
Fingerling production	2	

64 % (50 of N=78) reported that they have changed and improved fish production techniques after the project intervention in Fish Supply chain. Major changes reported were in putting appropriate number of fingerlings based on pond size (46), feeding according to size and age of fish (38), annual repair maintenance & cleaning (36) of pond and oxygen supply practices (15). Irrigation support was received by 64 % (N=78) and the benefit reported were Increase fish production, production cost reduced, and production was possible in adverse weather i.e., in dry season too. Production status as perceived by producer during project period.



Photo FGD at Baluwa, Kolhabi Municipality

**Table 2.9: Production & income as perceived by producer compared to before project.**

Production level	Production increased	As usual	Production declined
RERP treatment group No.=78	55 (71 %)	19	4
Control No.=48	24 (50)	22	2

Among those who reported increased production, the increment proportion was increase by one third by 70 % (37, N=53), 2/3<sup>rd</sup> by 25 % (13) and 75 % by only 3 respondents.

**Table 2.10: Income from the sales of fish last year**

Household sales income (Rs)	Sales not reported	<=100000	>100000 <=200000	>200000 <=300000	>300000 <=400000	>400000 <=500000	>500000 <=600000	>600000
Treatment N=78	14	8	16	11	3	5	2	19
	18%	10%	21%	14%	4%	6%	2%	24%
Control N=48	7	11	8	8	4	4	4	2
	15%	23%	17%	17%	8%	8%	8%	4%

Income from the fish vary between respondents due to size of pond, management skill, harvesting season i.e., fish harvested in winter month fetches high market price and demands from border area also increases.



Photo: Pump set support for water supply in Fishpond, Baluwa-5 Kolhabi Municipality

## B. Service market and support services

**Table 2.11: Market access for input and sales of the produce**

Categories\Market	Local market	District/Regional markets	International (border market)
Purchase of goods			
Treatment (N=78)	69	48	13
Control (N=48)	45	22	9
Sales of produce			
Treatment (N=78)	72	40	1
Control (N=48)	42	19	0

From the above Table, it is clear that majority of the fish producers are relying on local markets both for input purchase and sales of the product. However, it is not always the case

that they can access the inputs in the local market alone. Likewise, due to easy accessibility to neighboring border markets certain inputs were purchased over there also. During mid-October-February due to cold weather fish market in Indian border was lucrative than Nepali market, therefore local traders supply goes to the border market.

**Table 2.12: Availability status of fish farming inputs in fish cluster area**

S. No.	Availability of inputs	Treatment (N=78)	Control (N=48)
1	Easy availability	48	28
2	Not so easily available	14	10
3	Difficult to get	9	4
4	Not available	7	6

Regarding improvement of fingerling supply in their cluster 47 % (37, N=78) said supply has improved 29 % said it is as before and rest 23 % mentioned that there is no improvement.

Availability of technical services in fish farming 55 % (43 N=78) reported that it is easily available and 45 % (35) reported not so easily available in treatment group whereas 11 % (2 N=18) of the control group it is easy to get services and rest reported not easily available.

**Table 2.13: Fish farmers receiving technical services in fish cluster.**

Service providers	Treatment (N=78)	Control (N=18)
Local resource Persons (LRP)	59 (76 %)	13
Agro-vets	23 (29 %)	4
Palika- Agri & livestock	10 (13 %)	0
Fish hatchery farmers	31 (40 %)	6
Government farms	8 (10 %)	0

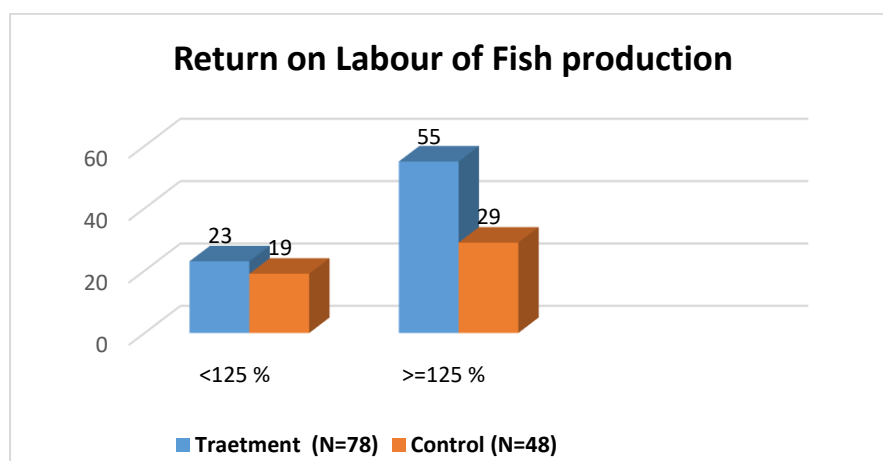


Figure: Return on Labour of Fish production

The return on labor was calculated as total revenue-labor cost divided by labor cost and multiplied by 100. From the above Table nearly 71 % have return more than 125 %, however the return is found equally good in 60 % of the control group. Cost of production per kg of fish at the time of base line was Rs127 kg but now average farm gate selling price report was Rs 250 per kg therefore income has increased.

Household using environmentally sustainable technologies were 64 % (N=78) those who received irrigation support, training in fishery. Major practices adopted were rearing multiple species of fish to utilize different water level, plantation of grass along the bond length promote which greenery and feed for grass carp and other fish. Use of Farmyard manure and mustard cake to activate fish feed. Annual maintenance of pond, use of waste land for fishpond and even use of Bio floc to minimize water scarcity.

### **C. Market and marketing linkages**

Nearly one third i.e., 29 % (N=78) reported that they participated in the Multi-stakeholder Platform meeting. However, majority of the members did not know about MSP in the focus group discussion groups. Most of those attended, participated 2 times and they came to know about problems and constraints of the supply chain, different service providers and traders in the meeting. Most of the respondents were aware about the business linkage facilitation with traders. But in practice business linkage was done only by 14 % (N=78) did written agreement, 33 % mentioned only verbal agreement and 53 % have no such agreement. Those who did the agreement reported that 82 % of them are satisfied to sell their products to those who have agreement with them.

About half i.e., 51 % (N=78) reported changes in fish selling however 43 % (N=40) sell to traders with advance buy back agreement, 63 % sell to wholesalers and 78 % to local retailers and collectors. In control the similar pattern has been reported.

Constraints in fish marketing reported were 69 % low market price, 40 % storage problem, 27 % transportation, 33 % competition with Indian fish in the market and 9 % commission charge called Dhalta by traders and commission 8 % on sale of fish worth Rs 100,000.

### **Conclusions**

SAMBRIDDHI had rightly identified problems and opportunities of the fish supply chain in production and marketing through various level of cluster as well as regional/national consultative/MSP meeting and interaction with the producers, local trader, wholesalers, input suppliers and service providers. The outcome of those MSP meetings was owned by local municipalities and develop cluster approach accordingly. A good example is Kolhabi Municipality to own the approach and initiated activities to their best and other five municipalities have endorsed the fish cluster approach. All stakeholders were found aware of the cluster approach during FGD and KII interview.

Due to matching grant fish producers have greatly benefited and been able to reduced cost of production, expand number and area of fish ponds, do multiple harvesting despite one time harvesting before project start and training improved ponds environment and managements by using proper feeding, use of aerator and use of fresh water in dry season because of irrigation support. Thus, production of live fish has significantly increased and fetching better price.

No problem noted in selling of live fish as there are enough local traders linked with whole sellers in the regional and national markets. Support for fish fingerlings production and 3-wheeler vehicle for selling live fish has added value in fish input supply and marketing. However, the practices of commission and associated charges in selling fish is still not much improved from the producer's perspective but traders took it as no problem. Trader's

impression is that fisherman who catches or harvest the fish do cheat in weighing despite using of digital balance supported from the matching grant.

As per the live fish whole seller during October to February Indian border market is lucrative for fish selling, therefore live fish is sold in border market and becomes competitive for them to bring in Kathmandu market.

Producers expressed that they have no problem in sourcing fingerlings and inputs as they have contact numbers of most the suppliers in the area and region. The producers call them when and what type of fingerling or input they need and the suppliers deliver fingerlings as well as manure for fish.

### **Recommendations**

Multi stakeholder's platform (MSP) was regarded effective in sharing experiences, discussing the supply chain problems and opportunities and sensitized stakeholders. For producers, it was good opportunity to know traders, inputs, and fingerlings suppliers. However, the representative participant of the group attending the meeting were not able to grasp/internalize the concept/ discussion of the meeting and share or reflect the outcome with their respective group members accordingly.

In case of B2B facilitation both verbal and written agreement was done initially however it is not in operation because of pricing issue. Price offered by the contractor was lower than paid by other competing traders/collectors in the area and to date producers are not facing any problem in sales of their fish. Support to small trader to market live fish through 3-wheeler has been effective for local trading of fish.

It was observed that the group where FGD was conducted participated in Financial Education and Enterprise Knowledge (FEEK 2) training. However, the participating producers did not much appreciate quality of training. The reasons provided was time constraints, no snacks & incentives, appropriate classroom and competency and availability of facilitators. Similarly, Farm diary was provided for each specific supply chain but was not found completed. In both the case the group participants mentioned that they are not used to writing and doing calculations.

Need for capacity development of local technical service provider related to fishery. Provision of facilities for testing water quality like pH, nitrate, salt etc.

## Annex 2.3: Goat

### Background

Goat farming has been a technical entry point of programme on poverty alleviation and income generation of rural farmers for several years in Nepal. Department of Livestock Services (DLS) and many other development institutions and agencies are implementing goat distribution as a predominant activity of poverty reduction. The goat commodity under supply chain of SAMRIDDHI worked on four main values. First, improving productivity per unit animal has priority over increasing the number of animals. Second, goat production was based on stall feeding. Third, developing nutritious feed resources within the village, saved women time in forage collection and the goat productivity enhanced. Fourth, the program has built up the marketing linkage through buy-back agreement with traders.

### Project area and target group

Based on the above principles, the goat commodity selectively worked with groups and communities for income generation. This helped the project to directly target the poor and the women. The technical assistance that delivered from SAMRIDDHI in areas of goat production technology, like goat breed improvement, fodder improvement, improved shed management, and adoption of stall feeding has significantly improved the overall performance of goat productivity and average household gross income (Table 1). The Endline survey interviewed 60 project participants (treatment) and 46 non-participants (control) during the survey. Proportion of the control group was determined by the total sampled population within Supply Chain.

### Goat Production Practice and Income

Goat keeping is done by poor households residing near to the forests and marginal lands. However, this has been changing and people have started to tame goats in large farms with adequate fodder and feeding. It was observed in the field visit that there is still more space in forage cultivation practice. Distribution of forage seed/sets/saplings from farmers to farmers to increase the forage cultivation practice is not yet common. It also observed in the group discussion that forage cultivation not yet internalized by the farmers as a main crop. The survey showed that project participants (45%) did grazing whereas only 37% did so in control group. Similarly, the survey found that more project HHs (63%) had planted forage species whereas than the others (43%) in their farmland.

The survey showed that more (55%) of treatment households reported income increased by 175% whereas 41% of control HHs reported that. Similarly, 10% treatment and 6% of control HHs reported increased income by 100-175%. Likewise, 13% treatment and 24% of control HHs reported increased income by 50-100%. Only 5% treatment and 15% of control HHs reported 0 increment.

**Table 2.14: Percentage of household responded Increased Income from goat farming**

Survey Group\ Income range %	<=0%	>0-<50%	>50-100%	>100-175%	>175%
Treatment (N=60)	5	17	13	10	55
Control (N=46)	15	14	24	6	41



The survey also asked about number of individuals achieving a return on labour of at least 125% of official minimum wage in supported farm and non-farm enterprises. The results showed that about 44% HHs reported that have been achieving return on labour more than 125%.

**Table 2.15: No. of individuals achieving a return on labour of at least 125% from goat enterprise**

Types of groups	0%- ≤100%	>100%- ≤125%	>125%- ≤150%	>150%- ≤175%	>175%- ≤200%	>200%
<b>Treatment group (N=60)</b>	32	2	1	2	1	22
	53%	3%	2%	3%	2%	37%
<b>Control group (N=46)</b>	30	0	0	0	1	15
	65%	0%	0%	0%	2%	33%

In comparison the result is 35% among the control HHs.

### **Goat Keeping and Environment-friendly Practices.**

The survey asked whether the respondents felt changes in climate and adopted some climate resilient practices. Both about (85%) the project participants and non-participants have experienced climate change to a greater extent but adopting climate resilient practices among participants were more than non-participants. There was evident that the SAMRIDDHI has helped beneficiary households to substantially reduce their exposure to climate-change related risks. In livestock, technical production improvements have reduced vulnerability to climate changes (e.g., goats - increased fodder plantation and switch to stall based feeding vs open grazing). Sustainable livestock management practices (e.g., rangeland rehabilitation; rotational grazing, manure management, silvi-pastoralism) are being used.

**Table 2.16: HHs adopting stall feeding**

	<b>Treatment(N=60)</b>	<b>Control(N=46)</b>
Yes	33 (55%)	29 (63%)
No	27 (45%)	17 (37%)

More than half i.e., 55% of HHs in treatment group adapted the stall-feeding practice while 63% of HHs adapted in control group. Important thing noticed in FGD at Kunjara group that they all decided the provision of feeder (Tatnoo) and bed (Tand) in the goat shed for stall feeding practice must compulsory. However, the stall-feeding practice is being adopted by the goat farmers.

The survey also enumerated climate resilient land management practices. The average land area with climate resilient practices such as planting fodder trees and grasses was 0.23 hectares per sampled households whereas it was reported to be 0.01 hectares among control. It was also observed in the group discussion that benefits of forage cultivation not yet internalized by the farmers.



### Business-to-business linkages

Surveyed producers' organizations have established contractual or other types of arrangements with other supply chain stakeholders and/or public entities, with project support. This revealed non-satisfactory state as only 10 % of treatment group has done the buyback agreement with the traders and no such agreement in control group.

**Table 2.17: Buy back agreement with the traders.**

Types of groups	Yes	No
Treatment group(N=60)	10%	90%
Control group (N=46)	0%	100%

This includes upstream and downstream arrangements (e.g., input provision or selling arrangements) and partnerships with public and/or private entities. Goat farmers feel that pre-agreement is not necessary for goat selling due to the open market and traders use to come in house for the purchase of the goats.

SAMRIDDHI has provided the training for VAHW (101 persons) and CLA (209 persons) as well (LRP data, RERP). These trained persons working as the local resource persons in village. VAHW Mr. Yuwa Raj Upreti (Bara) and Tritha Maya rai (Udayapur) are working well in their and surrounding village (KII).

Mr Yuwa Raj Upreti is a village animal health worker (VAHW) in Kolhabi Municipality-2 of Bara. He has training in Shrawan, 2080 from Samriddhi project. After training, He purchased Veterinary medicine and equipment of Rs 40000 started providing animal health and technical services to the farmers. He has served about 500 HHs during last 7 months and earned 105000 already. He has yet the medicine and equipment of Rs 20000. He also engaged in animal insurance and vaccination programme with the technicians of livestock section of municipality. He has developed close and positive coordination with livestock section of municipality. It was also proved by the in-charge of LS. He has plan to register the vet shop after getting training certificate which is not yet delivered by CTVT. He confidently said that will continue this business in future.

### Conclusions

SAMRIDDHI contributed significantly to goat productivity through breed improvement, shed management, forage cultivation and trainings. Breed improvement has resulted in a range of positive outcomes contributing to increased goat productivity.

Under goat- commodity of supply chain, study concludes encouraging results of increased forage cultivation area and practices, increased the HHs adopting stall feeding, increased the practices to keep the goat in separate shed, routine vaccination, and parasite control. With these SAMRIDDHI supports; farmers have increased the goat herd size and goat farming is toward the line of semi-commercialization.

In overall, the project interventions contributed to bringing the economic changes. Due to positive changes in goat productivity and household income beneficiaries showed high level of satisfaction towards the services provided by SAMRIDDHI.

## **Recommendations**

- Municipality/rural municipality should take ownership of those groups for further technical support and inputs after the project.
- Grant contribution on cost sharing from RERP must be increased by 50 to 50 %.
- Forage cultivation area is not much as required. Unless farmers have enough fodder resources to feed their animals, they cannot increase the herd size of goats. It was observed in the field that some farmer had adequate forage sets/slips already established in their farmland. Those forage genetic materials should be exchanged through farmers-to-farmers approach including the non-project beneficiaries.

## Annex 2.4: MAPS

### Background

Medicinal and aromatic plants (MAPs) are deeply rooted into Nepalese culture and play major role in the subsistence of rural people in Nepal. With the diverse climatic conditions, some of the most unique and valuable herbs and medicinal plants like Yarshagumba, Chiraito, and Jatamansi are found in Nepal. Collected and cultivated medicinal plants are used in a wide variety of purposes including Ayurveda, Homeopathy, and other forms of traditional medicines. Similarly, aromatic plants are used as essential oils to create flavors and perfume. Herbs like Sugandhawal, Zedoary, cinnamon, chamomile, citronella, juniper berries, and lemongrass are used for the preparation of essential oil and are exported to Europe, United States, East-Asia, and India.

The survey showed about 38% of treatment households income increased by 175% whereas 19% of control HHs reported the same.

**Table 2.18: Percentage of HHs reporting the Increased Income from MAPs farming**

Types of groups	<=0%	>0-<50%	>50-100%	>100-175%	>175%
Treatment (N=40)	33	3	15	11	38
Control (N=32)	59	6	13	3	19

Likewise, 15% treatment and 13% of control HHs reported increased income by 50-100%. Only 33% treatment and 59 % of control HHs reported increased income by 0%.

### Training

Eighty two percent (33 among 40 HHs) of treatment and 19% (6 of 32 HHs) of control group has received the training regarding MAPs cultivation. SAMRIDDHI has delivered the training for those treatment group members. Technical training to 82% of beneficiaries is commendable. Besides these, SAMRIDDHI has provided the training for herbal farm workers (10 persons) as well (LRP data, SAMRIDDHI).

The survey also inquired about the small-scale producers adopting environmentally sustainable and climate resilient technologies and practices in their project areas. About 92% of project participants felt that they have been affected by climate change whereas about 59% reported the same among the non-participants.

**Table 2.19: Table Effect of climate change**

Type of group	Yes	No	Yes	No
Treatment group (N=40)	37	3	92%	8%
Control group (N=32)	19	13	59%	41%

**Table 2.20: Reduction in climate change effect**

Types of groups	Yes	No	Yes	No
Treatment group (N=40)	28	12	70%	30%
Control group (N=32)	8	24	25%	75%

SAMRIDDHI has helped beneficiary households to reduce their exposure to climate-change related risks. In MAPs, technical production improvements have reduced vulnerability to climate changes. Table 4 showed the reduction of climate change effect is reported by 70% HHs after cultivation of MAPs.

The survey also inquired about the number of individuals achieving a return on labour of at least 125% of official minimum wage in supported farm and non-farm enterprises. About 75% (30 HHs among 40) of treatment HHs reported that they have achieving a return on labour more than 125% from MAP enterprise in comparison of 25% of control HHs.

**Table 2.21: No. of individuals achieving a return on labour of at least 125% from MAPs enterprise**

Types of groups	0%- ≤100%	>100%- ≤125%	>125%- ≤150%	>150%- ≤175%	>175%- ≤200%	>200%
Treatment group (N=40)	10	0	0	0	0	30
%	25%	0%	0	0	0	75%
Control group (N=32)	23	0	1	0		8
%	72%	0%	3%	0%	0%	25%

Business-to-business linkage events, including MSPs, in supported supply chains with representatives of producer organizations, buyers and service providers was a challenging component. Results showed that 73 % HHs of treatment group has done the buyback agreement with the traders and only 34% HHs has agreement in control group.

**Table 2.22: Buy back agreement with the traders.**

Types of groups	Yes	No
Treatment group(N=40)	73%	27%
Control group (N=32)	34%	66%

Most of the MAPs cultivators of Rautahat and Bara have the buy-back agreement with MAPs processing company ltd (Bara) and pvt. Ltd. (Rautahat) agreement.

#### **Households reporting an increase in income from MAPs.**

Beneficiary households interviewed claim that project-supported activities (e.g., training, grant, linkage with traders) have helped them increase the income from MAPS production.

**Table 2.23: Percentage of household responded Increased Income from MAPs farming.**

Changing status	Treatment group(N=40))
	%
Increased	65%
Remained same	28%
Decreased	7%
Total	100%

About 65% of treatment HHs reported that the increased income from MAPs farming while only 7% HHs reported decreased (Table 9). About 28% reported neither increased nor decreased.

### **Functionality of cluster approach of MAPs commodity in specific local government (Gujara-Rautahat)**

Cluster approach concentrated in production and market. Cluster approach of MAPs commodity in specific local government (Gujara-Rautahat) is fully functional and recommended to extend the cluster to Bara as well. The groups in Rautahat and Bara regarding MAPs cultivation are already established and engaged in MAPs farming with the support of SAMBRIDDHI. Farmers of Rautahat are cultivating the MAPs in their farmland and lease land as well (essence Yerona Pvt. Co. has taken the land in lease from municipality and provided to group members in lease for MAPs plantation). Producers of Rautahat and Bara had an agreement with MAPs traders (Private company and Government co ) and is in function.

### **Conclusions**

The proposed activities sustain because the forestry related skills of municipality have been enhanced. Farmers have taken initiative based on government and private Prasodhan company and are providing basic technical services/inputs and marketing. Most importantly, the farmers are connected with the private sector. However, there are issues like exclusion of marginalized communities, lack of coordination among the stakeholders, not enough resources among the members to share costs of the projects.

### **Recommendations**

- Recommended that there should be close coordination with concern line agency while selecting the household and formation of groups.
- Municipality/rural municipality should take ownership of those groups for further technical support and inputs after the project.
- Grant contribution on cost sharing from SAMRIDDHI must be increased by 50 to 50 %.

## **Annex 2.5: Vegetables**

## Background

Vegetable farming is an important subsector for employment and income opportunities as it contributes 13.4 % in the agriculture GDP. In Fiscal year 2078/79 a total of 289'000 ha area was under vegetable production with 4,153,000 mt production (which is 4.01 % higher than previous year) and average productivity was 14.33 mt per hectare (MOALD 2078/79). Availability of diversified agro-ecological zones and variation in weather and climate favors the production of different vegetables species both in terai and hills. 47.9 % of farmers grow vegetables (Agriculture Census 2021/22). Out of about 250 different vegetable types 50 are commonly grown and among them cauliflower, cabbage, tomato, broccoli, and radish are important based on area and production.

Production benefits depend more on its postharvest management at various stages and marketing management. Marketing not only focus in improving earning and employment opportunities of the respective actors but also provides opportunities to consumers to buy quality produce at affordable price and thus increase demand as well. However, the nature of the market and its' role is crucial in determining the economics of vegetable farming.

Thus, SAMBRIDDHI has rightly selected vegetable supply chain for intervention in selected terai and hill districts in Madesh, Koshi and Bagmati province along north south corridors (Dharan Dhankuta, and BP highway Bardibas Dhulikhel) with broader cluster area.

Results and analysis are based on household survey, focus group discussion and key informant survey with traders, agro-vets, and staff of agriculture section of local municipalities and reference reports of SAMBRIDDHI.

## Production level activities

Major vegetables grown by SAMBRIDDHI participants (N=195) were Cauliflower by 62 %, Cabbage by 57 %, Tomato by 77 %, Cucumber by 55 % and Chilli 65 % and other vegetables by 49 %. In case of control groups (N=92) on average grew the above crops by < 20 % participants

**Table 2.24: Involvement and decision making in vegetable enterprise activities.**

Enterprise activity	Treatment N=122			Control N=92		
	Women	Men	Both	Women	Men	Both
Involvement in veg enterprise	32	15	75	27	8	57
Decision in what to grow when	29	13	80	20	9	63
Sales of vegetable	27	13	82	22	11	59
Spending income from enterprise	22	11	89	17	10	65

**Table 2.25: Participation in training in vegetable farming**

Categories\Response	Training received	Not received
Treatment group (N=122)	60 (49 %)	62 (51 %)
Control (N=92)	12 (13 %)	80 (87%)

From the above Table it is clear that 49 % received training in off-season & improved methods of vegetable production techniques and in control group only 13 % got training. Among the training recipients 65 % were women and 28 % men. In addition to producers training Vocational skill training (VST) in agriculture was provided to 1300 individuals from 117 groups engaged in vegetable farming. 20 Local Resource persons were also trained to facilitate production and marketing related problems. Memorandum of understanding (MOU) with service providers was done and matching grant was also provided.

**Table 2.26: Support received by participants from SAMBRIDDHI matching grant.**

S. No.	Type of support received	N=122	%
1	Market promotion and business linkage expansion	44	23
2	Collection centre	23	12
3	Small irrigation	50	26
4	Training & exposure visit	86	44
5	Crates & materials for veg. transportation	22	11
6	Farm record keeping (diary updates)	38	19
7	Tools and equipment, machine	36	18

The above Table shows adequate support was provided through matching grant directly by SAMBRIDDHI but with people's contribution to boost production and supply at producer's level. Irrigation was received by 48 % and it contributed to increase production, lower cost of production and increased crop intensity.

Among the trained participants 81 % felt changes while adopting improved practices after the training; increase in production, early and off-season production, less insects and disease infestation, reduced cost of production and increased cropping intensity and reduced water uses. Vegetable production in last one year was reported as below.

**Table 2.27: Vegetable produced by the participating households in last one year.**

Production in Kg	<=3000	>3000<=6000	>6000<=9000	>9000<=12000	>12000<=15000	>15000
Treatment N=122	42 (34 %)	26 (21 %)	19 (16 %)	14 (11 %)	3 (2 %)	17 (14 %)
Control N=92	46 (50 %)	23 (25 %)	7 (6 %)	7 (6%)	2 (2 %)	7 (6 %)

**Table 2.28: Status of Income from sales of vegetable compared to before the project.**

Category	Increased	As usual	Decreased
Treatment (N=122)	89 %	8 %	2 %
Control (N=92)	60 %	35 %	5 %

Eighty nine percent of the treatment and 60 % of the control group respondent reported increase in their vegetable production. This indicates changes in production and post-harvest practices and marketing linkages.

### **Service and Support Market**

**Table 2.29: Status of market access to purchase inputs and sales of the farm produce**

Categories\Market	Local market	District/Regional markets	International (border market)
Purchase of goods			
Treatment (N=122)	108	65	9
Control (N=92)	82	49	9
Sales of produce			
Treatment (N=122)	115	45	0
Control (N=92)	84	36	0

For input purchase 86 % of the respondent visited local market, about 50 % visit district /regional markets and 7 % visit border market and the trend is similar in control group too. Similarly, 94 % reported that vegetable is sold in local market. With regard to collective marketing of vegetables through collection centre only 35 % (43) do that and 79 (65 %) not selling collectively and in control 88 % (81) do not sell collectively.

**Table 2.30: Existing sales practices of vegetable in SAMBRIDDHI area**

Sold to	Treatment =122	Control 92
Directly to consumers	60	44
Contracted trader (B2B)	10	4
Local retail traders	91	59
Wholesalers	62	36
Collectors	22	19

Eighty one percent of the respondent reported that agriculture input is easily available in and in case of control 34 % reported easy availability of inputs. Different inputs suppliers reported for purchase were.



**Table 2.31: Source of input purchase**

S No.	Type of input suppliers	Treatment N=122	Control N=92
1	Agro-vet (Agri. input supplier)	65 (53%)	48 (52%)
2	Local haat bazar	71(58 %)	48 (52%)
3	Cooperative shop	36 (30%)	11 (12%)
4	Vegetable traders	39(32 %)	15 (16%)
	Others	4 (3%)	1



Agrovet in Lalbandi bazar

### Preferences to access the technical services.

**Table 2.32: Preferential choice of technical service providers based on access & reliability.**

S. No.	Technical Service providers	I-T	II-T	III-T	I-C	II-C	III-C
1	Palika Agriculture section	15	23	31	17	20	24
2	Local Resource Persons	35	40	25	25	29	19
3	Agro-vets	56	32	17	35	25	10
4	Vegetable traders	8	17	27	9	13	18
5	Agriculture Knowledge centre (AKC)	8	10	22	6	5	21

Among the technical service providers, the first choice was Agro-vets (46%), Local Resource Person (29 %) then Palika, vegetable traders, second choice was local resource person and in third choice is Palika. In control group first choice was agro-vets, local resource person and Palika.

Only 18 % reported that they have done grading and packaging of their vegetable products and in control 6 % did grading and packaging. Those who did grading packaging got higher price, demand increased, sold in short time and easy for transportation.

**Table 2.33: Income from the sale of vegetables in last one year by the vegetable producer**

	Not reported	<=100000	>100000	>200000	>300000	>400000	>500000	>600000
		0	<=200000	<=300000	<=400000	<=500000	<=600000	0
Treatment (N=122)	18	108	28	21	7	3	2	8
%	9%	55%	14%	11%	4%	2%	1%	4%
Control (N=92)	9	53	19	4	0	0	3	2
%	10%	58%	21%	4%	0%	0%	3%	2%

Return on labor more than 125 % is reported by 74 % of the respondent and in control groups also it was 73%. The similarity between treatment and control groups indicates that vegetable enterprise is profitable. This may be due to the same service market and supply of agriculture inputs in the area. But Focus Group Discussion (FGD) in Babarjang, Chandranagar Municipality, Sarlahi the return on labor ratio reported well above 200 % in vegetable farming on annual basis. One of the focus group participants shared her experience in vegetable farming that she is doing vegetable production in 4 Kattha land through the year and earn income of about Rs 100,000 from the vegetable sales. Her total expenses including labor was about Rs 35,000 and out of those total expenses only Rs 10,000 was for labor.

Photo: Use of Mulching plastic in cow pea, Babargunj, Chandra Nagar, municipality Sharlahi



Photo: Focus group discussion on BB Gun, Chandra Nagar Municipality, Sharlahi

## Market and Market Linkages

In Multi Stakeholders Platform (MSP) 39 % (N=122) reported their participation and the participants came to know about production related problems and solution, markets, and marketing, got opportunities to build relationship with traders and services provided by stakeholders.

Similarly, 30 % (N=122) reported buy back agreement done with traders through B2B facilitation. Out of 37, 84 % (31) did verbal and 16 % (6) written agreement. With regard to collective marketing only 35 % (N=122) of them are doing.

## Climate change

In vegetable supply chain 91 % (N=122) in treatment group and 76 % in control noticed the climate changes signals. The major signs observed were soil erosion, flooding, drought (94) and changes in rainfall, disease, and pest infestation (81) and land slide. Major Environmentally sustainable technologies were adopted by about 40 % (N=122) of SAMBRIDDHI vegetable producing households. Major technologies reported were preparation and use of liquid bio-fertilizer, vermin-compost, use of plastic mulch and tunnel

for off season vegetable production, small Irrigation, year-round cultivation of vegetable, use of bio pesticides.

### **Sustainability of the enterprise**

89 % (N=122) respondents reported will continue vegetable enterprise in future and in control 72 % (N=92) will continue. The reasons for continuation mentioned were.

**Table 2.34: Reasons to continue vegetable production in future.**

<b>S. No.</b>	<b>Reasons</b>	<b>Treatment (N=122)</b>	<b>Control (N=92)</b>
1	Easy market access	66	32
2	Profitable Enterprise	92	52
3	Availability of Production Inputs	41	19
4	Others	13	15

Eighty eight percent of the respondent were satisfied with the SAMBRIDHI provided support in vegetable supply chain; however, few were not satisfied.

### **Conclusions**

Collective marketing through collection center was effective in the hill district than in Terai where means of transport is easy and markets are within reasonable distance. The use of plastic tunnel was extremely useful in raising offseason vegetable nurseries in Terai and tomato production in hills. Similarly, use of plastic mulch was regarded cost effective in Terai to commercial producers as it reduced cost of weeding, less infestation of insects and diseases and reduced water use due to moisture conservation. However, in the hills, farmers reported that plastic mulch increase soil insect's activities and in hill difficult to use due to small and uneven terrace.

Cent percent grant to selected poor and marginalized participants i.e., through GALS were found effective in undertaking supply chain activities and earn better income. It is reported that some traders and agro-vets are providing input supply and technical services as a part of their business. In addition, the trained rural service providers are also providing technical services to the vegetable producers.

### **Recommendations**

Despite B2B facilitation efforts it could not be operational which needs to be critically reviewed. There are differences between hills and terai in terms of access to transport and availability, scale of production & season of farming, number of trader's i.e., opportunities for choice and multiple options to sale i.e., traders, temporary markets (haats), retailers, collectors etc.

Market price uncertainty was very much observed due to lack of quality standards, reliability of stable supply leading to lack of trust in pricing between producers and buyers. Therefore, trust building was felt necessary rather than few event based facilitation.

Effectiveness of FEEK-2 and use of farm dairy observed in few groups were found less inspiring, therefore it is better to revisit for new projects. Lack of effectiveness could be related to member's education level, social culture and need of the household.

Technical support and monitoring were reported low compared to grant processing, facilitation workshops and meeting from the project. The co-ordination and involvement of Municipalities staff especially in agriculture must be strengthened to provide technical services and monitoring. In addition, capacity building of Palika staff needs to focus because Palika do not have ability to capacitate in technical areas.

Procedure of matching grant processing and reimbursement paperwork was found more stringent complex at producers' level. Matching from poorer household where there was no dream support (100 % through GALS), advantage was taken by well to do family (especially in medium scale irrigation). Most participants including producers, traders and local government staff recommended to make grant as 50:50 not 30:70 by producers, traders, and service providers.

### Annex 3: List of KIIs and FGD Participants

S N	Name	Designation	District/Palika/Address	Interviewer
		<b>TERHATHUM</b>		
1	Mr. Sanjaya Kumar Tumbahangphe	Mayor	Myanglung, Terhathum	P Chemjong, Consultant, Supply Chain; M Rai, Consultant, Migration & B Timsina, Study, Coordinator
2	Dr Pankaj Khanal	Veterinary Officer	Livestock & Poultry Development Section, Myanglung, Terhathum	Purna Chemjong, Consultant, Supply Chain
3	Mr. Narayan Limbu	JT	"	"
4	Mr. Nishan Shrestha	OJT	"	"
5	Mr. Deepak Neupane	Manager/Trader	Nageswori fresh house, Mayanglung-1, Terhathum	Sudip Gelal, Supervisor
6	Balvadra Adhikari	Manager	Miteri Multipurpose Coop, Myanglung	"
7	Ganga Bardewa Information Officer	Information Officer	Myanglung Municipality, Terhathum	Mahendra Rai, Consultant, Migration
8	Dil Bahadur Kangdangwa Counselor	Counselor	Athrai Rural Municipality, Terhathum	"
		<b>DHANKUTA</b>		
9	Mr. Bhakta Bahadur Rai	Agri Dev Officer	Agri development section, Dhankuta	"
10	MS Asha Moktan	Agri Dev Officer	"	"
11	MS Jyotsna Khanal	Agri graduate Internship	"	"
12	MS Shumanta Yangkhurung	Livestock Dev Officer	"	"
13	Dr Anup Magar	Livestock graduate Internship	"	"
14	Mr. Tarini Shrestha	Animal Health Assistant	"	"
15	MS Tara Devi Shreshtha	Community Lst Assistant	Kagate, Dhankuta -3	"
16	Mr. Bhuwan Karki	Manger/Dairy Entrepreneur	Himali Dugdha Parikar Uddhyog, Mahalaxmi-8, Dhankuta	Shiva Raj Paneru, Supervisor
17	Mr. Tank Roila	Secretory	Jalpa Devi Krishi Coop, Dhankuta	"
18	MS Manju Rai	Information Officer	Dhankuta Municipality	Mahendra Rai, Consultant, Migration

### Annex 3: List of KIIs and FGD Participants

S N	Name	Designation	District/Palika/Address	Interviewer
19	Mr. Bikash Adhikari	Economic Development Officer	Dhankuta Municipality	"
20	Mr. Surendra Limbu	Counselor	Chaubise Rural Municipality	"
		<b>BHOJPUR</b>		
21	Mr. Sachin Udas	Trader, Bidhyadhari Kirana tatha Sabji Pasal	Dandaganu, Bhopur-7	Sudip Gelal, Supervisor
22	MS Rachana Rokka	Agri Officer	Sadananda Municipality, Agri section, Bhojpur	"
23	Mr. Santos Katuwal	Section chief	Bhojpur Municipality, Livestock Section, Bhojpur	"
24	MS Gita Devi Shrestha	Chairperson	Himchuli Mahila Krishi Coop, Bhojpur	"
25	MS Samjhana Pradhan	Chairperson	Samuhik SACCO, Bhojpur	"
26	Mr. Khagendra Khadka	Information officer	Bhojpur Municipality	Mahendra Rai, Consultant, Migration
27	Mr. Ambika Rai	Counselor	Sadananda Municipality, Bhojpur	
		<b>KHOTANG</b>		
28	Mr. Tej Prakash Jaisi	Agri Extension Officer	Diktal Majuagadi Municipality, Agri section, Khotang	Sudip Gelal, Supervisor
29	Mr. Daiba Ram Rai	Vegetable Collector/trader	Prerana Kirana and Tarkari Pasal, Majuwagadi-1, Diktal Bazar, Khotang	"
30	Dr Nisan Dahal	Livestock Dev Officer	Diktal Municipality, Livestock Section	"
31	Sarita Rai	Manager	Laligurans SACCO, Diktal Rupakot Majhuwagadhi	"
32	Milan Chahar	Chairperson	Dalit Uddhyami Coop, Diktal Rupakot Majhuwagadhi	"
		<b>OKHALDHUNGA</b>		
33	Mr. Khem Bahadur Khatri	Owner	Sunil Fresh House, Siddhicharan-12, Okhaldhunga	Sudip Gelal, Supervisor
34	MS Ram Kumari Gurung	Chairperson	Siddhicharan Women SACCO, Okhaldhunga	"

### Annex 3: List of KIs and FGD Participants

S N	Name	Designation	District/Palika/Address	Interviewer
35	Mr. Chitra Bahadur Gurung	Manager	Suvalaxmi Multipurpose, Okhaldhunga	"
		<b>SINDHULI</b>		
36	Mr. Rosan Koirala	Livestock Dev Officer	Kamalmai Municipality, Livestock Section	Prakash Chandra Tara, Consultant, Livestock/ Agroforestry
37	MS Joshila Pokhrel	Manager	Hatpate Garibiniwaran Samajik Uddhyami, Dudhauri, Sindhuli	Kamal Rana Chhetri, Supervisor
38	MS Laxmi Pokhrel	Manager	Kamala Mai Mahila SACCO, Dudhauri, Sindhuli	"
		<b>UDAYPUR</b>		
39	MS Tirtha Maya Rai	VAHW	Triuga-5, Udayapur	Kamal Bdr. Rana Kshetri, Supervisor
40	MS Dev Kumar Rai	Chairperson	Sana Kisan Agri Cooperative, Triyuga, Udayapur	"
41	Mr. Pashupati Raj Khatri	Secretary	Jana Utthan Livestock and Agriculture Cooperatives, Chaudandigadhi, Udayapur	"
		<b>MORANG</b>		
42	Mr. Kishor Karki	Livestock Dev Officer	Livestock & Poultry Development Section, Sundar Haraincha, Morang	Purna Chemjong, Consultant, Supply Chain
43	Dr Nitej Kafle	Veterinary Officer	"	"
44	Mr. Lokendra Baniya	JT	"	"
45	MS Yamuna Rai	One village one technology	"	"
46	Mr. Chandra Katuwal	Shop owner	Purbanchal Agro vet, Itahari, Morang	"
47	Mr. Dipak Khatiwada	Livestock Dev. Officer (Lev-6)	Livestock Development Section, Rangeli, Morang	Durga Basnet, Supervisor
48	Mr. Birendra Kumar Manadal	Agri Officer	Rangeli-7, Morang	"
49	Mr. Chandra Bikram Karki	Chairperson	Kechana Krishi Cooperative	"
50	Mr. Dhan Raj Limbu	Chairperson	Adibasi Janajati Utthan Multipurpose Coop	"
51	Mr. Kaulesh Kumar Thakur	Chairperson	Sadbhab SACCO	"

### Annex 3: List of KIs and FGD Participants

S N	Name	Designation	District/Palika/Address	Interviewer
52	Mr. Santosh Kumar Mandal	Chairperson	Gram Laxmi Multipurpose Coop	"
53	Mr. Chudamani Bhattarai	Executive Officer	Chamber of Commerce and Industry, Biratnagar	"
			<b>SUNSARI</b>	
54	Shambhu Ghimire	Chairperson	Urbara Krishi Coop	Durga Basnet, Supervisor
55	Dip Narayan Gupta	Chairperson	Sanakishan Agri Cooperative	"
56	Mr. Sunil Kumar Sah	Junior Technician	Livestock Development Section, Koshi Rural Municipality, Sunsari	"
57	Mr. Gulab Chand Meheta	Technical Assistant	Devanjung Municipality Office, Agri section, Sunsari	"
			<b>SAPTARI</b>	
58	Mr. Hari Gaman Sah	Livestock Technician	Livestock Development Section, Rupani, Saptari	"
59	Mr. Raj Kumar Thakur	Livestock Dev. Officer (Lev-6)	Agnisair Krishnasaran R/Municipality, Livestock Section, Saptari	"
60	Mr. Ghanshyam Yadev	Manager	Sanakisan Agri Cooperative, Rupani, Saptari	"
			<b>SIRAHA</b>	
61	Mr. Jeet Narayan Yadav	Livestock Dev. Officer (Lev-6)	Livestock Office, Dhangadi Mai, Siraha	"
62	Mr. Asok Paswan	Agri. Officer (Lev-4)	Agri Office, Dhangadi Municipality-11, Siraha	Durga Basnet, Supervisor
63	Mr. Upendra Yadav	Manger	Sanakisan Agri Cooperative, Rupani, Saptari, Bisanpur	"
			<b>DHANUSA</b>	
64	Mr. Prabhakar Jha	Livelihood Officer (Lev-4)	Janakpur Sub Metropolitan City, Executive office, Dhanusa	"
65	Mr. Safarul Kawari	Owner	New Agrovet Belahi	Ananta Jivi Ghimire, Consultant, Agronomist
66	Mr. Lalit Kumar Mahato	Manager	Samudayik Krishi Cooperative, Dhanusa	Subindra Kumar Das, Supervisor
67	Mr. Omprakash Pajiya	Manager	Janta Sahayogi SACCO, Dhanusa	"
68	Ambhu Sah	Vice President	Chamber of Commerce & Industry, Janakpur Daham	"
			<b>MAHOTARI</b>	
69	Mr. Basant Kumar Yonjan	Chairperson	Kantibazar Kisi Sahakari Santha, Gaushala	Draupadi Subedi, Consultant, GESI expert



### Annex 3: List of KIs and FGD Participants

S N	Name	Designation	District/Palika/Address	Interviewer
			Municipality-12, Kantibazar, Mahottari.	
70	MS Fultor Devi Sah	GALS Mentor, RERP	Gaushala Municipality-12, Ranatole, Kantibazar, Mahottari.	Draupadi Subedi, Consultant, GESI expert
71	Mr. Basanta Kumar Yonjan	Chairperson	Kanti Bazar Krishi Cooperative, Gaushala, Mahotari	Kamal Rana Chhetri
72	MS Sarada Dahal	Chairperson	Mahila Kendra Multipurpose Cooperative, Bardibas	"
73	MS Tara Rai	Agri. Officer, Livelihood (Lev- 4)	Agri Office, Lalbandi Municipality-office, Sarlahi	Subindra Kumar Das, Supervisor
74	Mr. Mukesh Kuswaha	Owner	Kishori Agro-vet, Lalbandi-7, Sarlahi	"
75	Ms. Kalpanamaya Pakhrin	Vice-Mayor	Lalbandi Municipality, Sarlahi.	Draupadi Subedi, Consultant, GESI expert
76	Mr. Rajib Mahato	Manager	Adarsha Bahumukhi Sahakari Sanstha Ltd, Chandranagar	Subindra Kr Das, Supervisor
77	MS Mina Syangtan	Manager	Mahila Sana kisan Krishi Sahakari Sanstha Ltd, Parwanipur, Sarlahi	"
		<b>RAUTAHAT</b>		
78	Yagya Prasad Parsai	Manager	Chandrapur, Rautahat	Dr. Uddhav Rai, T/L and G Bista, Rural Finance Expert
79	Awaodhi Lal Patel	Manager	Paroha, Rautahat	"
80	Anil Prasad Gupta	Manager	Gaur, Rautahat	Subindra Kr Das, Supervisor
81	Mr. Binaya Shah	Program Coordinator	Chandrapur Municipality, Rautahat	"
82	MS Supriya Dhakal	Counselor	Chandrapur Municipality, Rautahat	"
83	MS Puja Giri/Sonu Gupta	Program Coordinator/ Counselor	Gaur Municipality, Rautahat	"
84	MS Mamata Kumari Shah	Counselor	Garuda Municipality, Rautahat	"
85	Anil Prasad Gupta	VAHW	Kolhabi -2, Rautahat	Prakash Chandra Tara, Consultant, Livestock/ Agroforestry
86	Mr. Pravin Acharya	Deputy Manager	Jadibuti Prasodhan Co Ltd, Kohalbi-4, Rautahat	"

### Annex 3: List of KIIs and FGD Participants

S N	Name	Designation	District/Palika/Address	Interviewer
		<b>BARA</b>		
87	Mr. Shambhu Chaudhary Jayabir Chaudhary	Livestock Officer (Lev-5)	Kolhabi Municipality, Livestock Section, Bara	"
88	Mr. Jang Bahadur Sah	Fish Trader/Supplier, Rohan Live Fish supply, Balkhu, Kathmandu	Kolhabi Municipality -5, Bodhban, Bara	Ananta Jivi Ghimire, Consultant, Agronomist
89	Mr. Nabin Chaudary	Owner	Chaudhary Agro-vet, Bara	"
90	Mr. Ram Prasad Chaudhary	Mayor	Kolhabi Municipality, Bara.	Draupadi Subedi, Consultant, GESI expert
91	Pratima Chaudhari	GALS Mentor, RERP	Kolhabi Municipality-5, Baluwa, Bara.	Draupadi Subedi, Consultant, GESI expert
92	Mr. Basudev Rimal	Manager, Kolhabi	Tamagadi SACCO	Dr. Uddhav Rai, T/L and G Bista, Rural Finance Expert
93	Mr. Puspa Raj Khatiwada	Manager, Jitpur Simara	Sanakisan Agri Cooperative	"
94	Mr. Kedarbabu Basnet	Deputy Mayor	Kalaiya Sub-metropolitan City, Bara	Subindra Kr Das, Supervisor
95	MS Yamuna Dhamala	Program Coordinator (former staff)	Kalaiya Sub-metropolitan City, Bara	"
96	Mr. Asmin Shrestha	Counselor/ Focal point	Kalaiya Sub-metropolitan City, Bara	"
97	Mr. Saroj Singh	Program Coordinator	Kalaiya Sub-metropolitan City	"
98	MS Nilam Kumari Ram	Counselor	Kalaiya Sub-metropolitan City	"
99	Mr. Umapati Chaudhari	Counselor	Kolhabi Municipality	"
100	Mr. Nabaraj Ghimire	Counselor	Jitpur Simara Sub-metropolitan City	"
101	Mr. Saroj Singh	Program Coordinator	Jitpur Simara Sub-metropolitan City	"
102	MS Najamu Shehar	Deputy Mayor	Simraungadh Municipality	"

List of FGD:				
1	Bhimsen Paila Pasupalan tatha Kriśi samuha, Myanglung-10, (25 members)	10 members attended	Myanglung-10, Terhathum	Sudip Gelai, Supervisor
2	Lali Gurans Dugdha Utpadak Sahakari Sanstha (58 members)	10 members attended (3 female member present)	Dhankuta Municipality-6	Kamal Bdr. Rana Kshetri, Supervisor
3	Urbara Farmers Group (26 members)	7 Members attended	Diktel Rupakot Majhuwagadhi, Khotang	Sudip Gelai, Supervisor
4	Bato Nigale Junar Producer Cooperative	9 Members attended	Kalamamai-3 Jalkanya, Sindhuli	Ananta Jibi Ghimire, Consultant, Agronomist
5	Kunjara Bakhra Palan Krisak Samuha, Siddhicharan-5, (32 members)	9 members attended	Siddhicharan-5, Okhaldhunga	Kamal Bdr. Rana Kshetri, Supervisor
6	Dihibar Agriculture Sahakari Sanstha, Jyamire (26 members)	9 Members attended	Chaudandigadi-9, Jyamire	Ananta Jibi Ghimire, Consultant, Agronomist
7	Koshi Simsar Machha Palan Samuha (30 members)	12 members attended	Koshi Municipality -2 (Kushaha), Sunsari	Durga Basnet, Supervisor
8	Jana Kalyan Mahila Dugdha Utpadak Samuha (25 members)	10 members attended (all female)	Dhangadi Mai-6, Basantapur, Siraha	Durga Basnet, Supervisor
9	Lalita Kumari Mahato	Member	Chhireswor Municipality-8, Digambarpur, Dhanusha.	Draupadi Subedi, Consultant, GESI Expert
10	Neelam Kumari Devi Mahato	Member	"	"
11	Ful Kumari Devi Mahato	Treasurer, Mentor	"	"
12	Liladevi Mahato	Member	"	"
13	Sharmila Devi Mahato	Member	"	"
14	Sunair Devi Mahato	Chairperson, Mentor	"	"
15	Asha Kumari Mahato	Member	"	"
16	Lalitadevi Mahato	Member	"	"
17	Mantutiya Devi Mahato	Member	"	"
18	Dhan Kumari Devi Mahato	Member	"	"
19	Dham Kumari Devi Mahato	Member	"	"
20	Kabita Devi Mahato	Member	"	"
21	Devkumari Devi Mahato	Member	"	"
22	Hemo Devi Mahato	Member	"	"
23	Laxmi Miya Thakur	Member	"	"
24	Amrita Kumari Mahato	Treasurer	Gaushala Municipality-12, Kantibazar, Mahottari	Draupadi Subedi, Consultant-GESI & Kamal Rana Chhetri
25	Asha Kumari Mahato	Treasurer	"	"
26	Shreekumari Mahato	Vice chairperson	"	"
27	Mamata Kumari Sah	Member	"	"
28	Gita Kumari Mahato	Member	"	"
29	Sumitra Kumari Sah	Chairperson	"	"

30	Shanti Kumari Mahato	Member	"	"
31	Gita Kumari Mahato	Member	"	"
32	Rajo Devi	Member	"	"
33	Sanju Kumari Sah	Member	"	"
34	Asha Kumari Sah	Member	"	"
35	Devaki Kumari	Treasurer	"	"
36	Ramkali Mahato	Member	"	"
37	Amiraka Devi	Member	"	"
38	Rambati Mahato	Member	"	"
39	Ramtola Devi Mahato	Member	"	"
40	Janaki Krisak Samuha- MAP, Kabilas-2, Sarlahi (26 members)	11 members attended	Kabilas Municipality -2, Sarlahi	Prakash Chandra Tara, Consultant, Livestock/ Agroforestry
41	Laxmi Mahila Vegetable Producer Group (25 members - 21 women & 4 men)	7 Members attended	Chandranagar Rural Municipality-2, Sarlahi	Ananta Jibi Ghimire, Consultant, Agronomist
42	Bhagwati Mai Krisak Samuha- MAP (25 members)	11 members attended	Gujara Municipality-2, Rautahat	Prakash Chandra Tara, Consultant, Livestock/ Agroforestry
43	Janaki Women Vegetable Farmer (25 women members)	11 Members attended	Gujara Municipality-8 Pipara Bhawani, Rautahat	Ananta Jibi Ghimire, Consultant, Agronomist
44	Baluwa Fish Farming & Milijuli Fish farming (31 in Baluwa and 30 in Milijuli women members)	11 members attended	Kolhabi Municipality -5, Bara	"
45	Sita Devi Chaudhari	Member	"	Draupadi Subedi, Consultant, GESI Expert
46	Kalpana Chaudhari	Member	"	"
47	Shrijana Chaudhari	Member	"	"
48	Ahilya Chaudhari	Member	"	"
49	Pratima Chaudhari	Member	"	"
50	Chandri Chaudhari	Member	"	"
51	Lalbati Chaudhari	Member	"	"
52	Bhagwati Chaudhari	Member	"	"