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Women's Empowerment Project

TENTH AND FINAL PROGRESS REPORT

For the Period July-September 2001

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Appendices

- I. Total Number of Village Banks
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**Quarterly Progress Report
Women's Empowerment Program:
Literacy and Economic Participation
July 1 – September 30, 2001**

Overview of the Women's Empowerment Program:

In August, 120,000 WEP members in twenty-one districts proudly shared their experiences of empowerment by each inviting one or two other women to watch the documentary, Women's Empowerment Program, which was aired by Nepal Television. Through these gatherings, members disseminated information about the opportunities provided by the program to a wide scope of rural Nepali women.

Additionally, we received a particularly interesting comment from a 63-year-old Brahmin woman who conveyed her experience as a member of a mixed caste group comprised of both touchable and untouchables. She explained, "the strength of the group is very important to me and I have left far behind the traditional thinking about sitting and eating with untouchables. When I am in the group, I am not 'I' but 'we.' My happiest moment was when I started adopting [this viewpoint]. Had WEP not been here, this would not have been possible."

We receive many such stories from the field. All members from across the geographic and ethnic spectrum share the impression that the process of empowerment has been extremely effective. Pleased with their progress, they state "we have an independent existence now, and we feel very much organized and strengthened. The literacy and savings-led package of empowerment is a complete package in itself, which has made us independent in so many aspects of our life, and we are confident now in making decisions. We no longer have to go to a moneylender, and, instead of signing documents with our thumbprint, we can write our name on the related papers. We have easy access to our savings, and we make our own decisions on [such matters as] the group's interest rate."

Stories such as these demonstrate WEP's success at having raised awareness and generated independence among a larger group of women than previously thought possible. With its large team of office staff and field workers, the program has overcome significant obstacles while achieving a broad outreach.

In order to facilitate the closure of WEP's first phase and the transition to a smaller program for the coming year, WEP's staff focused on closeout activities during this last quarter. As a part of this process, Pact Nepal downsized its physical facilities, shifting to a smaller office in Tangal. Meanwhile the staff prepared to bid farewell to each other and the first phase of this enormously successful program.

I Field Program Implementation Activities:

A. Village Banks

The submission of commitment letters to Pact indicated that the number of Village Banks has grown to 1536. The newly formed VBs will need to develop further in order to achieve full

prosperity and growth. Matured VBs have demonstrated their success in meeting weekly, substantially increasing their savings, carrying out micro-enterprises, paying back their loans on time, generating considerable income, and using their increased income for the welfare of their families. The list of Village Banks found below provides more details regarding these indicators (Please see Appendix I).

B. Micro-Enterprise

After participating in WEP, women have done remarkably well in selecting and establishing their businesses. The following are some of the most successful micro-enterprise stories:

Laxmi Subba's Business

Laxmi Subba learned from the *Women in Business* series that a business could be started with a small amount of money. After reading the book that explains micro-enterprise, Laxmi mustered the courage to start her own business and took a loan of RS 1500 from her village bank to acquire the materials needed to weave Dhaka Nepali Topi (caps). It takes Laxmi 2-3 days to finish one cap, and she sells them in her village and the local market for RS 100-200 each. Before taking the loan, Laxmi was unable to make enough profit because she had to sell the caps through a middleman. Noting her improved situation, Laxmi hopes to expand her business into a group enterprise that might generate income and provide job opportunities to other village bank members.

Maya Lama's Story

Maya Lama wanted to start a business but was short of money. She had tried to solicit a loan from her friends and family in her village, but they refused. Having heard of the Women Service Village Bank nearby, Maya attended a meeting where the members explained the bank's rules and regulations and suggested that she begin by saving her money so that she could become eligible to take out a loan. She agreed to all the conditions put forward by the bank and started to save regularly. Since Maya actively participated in the group, she was soon awarded a loan of RS 10,000 to open a small shop alongside a nearby highway. Due to its success, Maya was able to pay her loan installments on time and took another loan to expand her business. Using a total of RS 80,000 in loans, Maya has accumulated RS 100,000 worth of goods in her shop. Not only has she paid back all her loans on time, but she has also contributed to her family's income while her brother does not. Through her membership in the bank, Maya has gained her parents' respect and admiration and has become a leader as Secretary of Women's Service Village Bank. As the secretary, Maya gives loans to others, including to those that refused to loan her money during her time of need.

Mina's Micro-Enterprise

Mina Kiorala lives at Sanichare, Jhapa. While she was literate before joining WEP, Mina had neither the money nor the business techniques to earn money. After joining a village bank, Mina started her own business raising 60 hens, which lay eggs daily. She earns RS 2000 each month, encouraging her friends in her group to start a similar profitable business.

Micro-Enterprise in Shankar Pur

After reading the *Women in Business* volume about micro-enterprise, women from the Sagarmatha Village Bank and Women Upliftment Village Bank in Shankarpur, Sarlahi came to understand the importance and techniques of doing business. With help from the NGOs, Village Ward, District Cottage and Medium Industry six women, Tara Aale, Rita Basnet, Renuka Karki, Niru Karki, Sabita Gautam and Chanchala Kafle received training in how to be a tailor. After completing this training, they started their business, "Women Tailors," at a local market to earn income.

Looking to the future of micro-enterprise begun under WEP, the *Women in Business* books will provide women with the necessary guidance for developing and maintaining their businesses. If they need further information, they can ask their local organization for support. The members' micro-enterprises will help them to become economically independent and will enable them to support their families and their children's education.

C. Communication and Documentation

A set of success stories has been prepared, based on those received from the field.

D. Management Committee Training

For Village Banks (VBs), three types of Management Committee training, MC-1, MC-2 and MC-3, were conducted for the majority of groups. While MC-1 training provides a sound foundation, MC-2 and MC-3 are primarily review.

The rationale for MC-1 is as follows:

1. For most Village Banks (VBs), after Management Committee Officers finish studying *Forming Our Village Bank* (FOVB), they require Management Committee (MC) training. While the book provides a lot of theoretical information, MC-1 training focuses on practical exercises.
2. MC-1 is the foundation for the smooth functioning of a successful Village Bank. This training package consists of a variety (basic to advanced) of information regarding the VB accounting system.
3. The most important part of MC-1 is in-depth practice with the different accounting forms.
4. The training also introduces using a calculator, group solidarity, and the role of MC officers before and during the banking day, measuring the progress of Village Banks, etc.
5. The training provides simple and effective tools that put the committee members at ease as they learn how to organize their group.
6. While reading FOVB, group members may have many questions that can only be clarified during MC-1 training.
7. The participants can share their experiences with each other during the training.

Although the field program was closed on June 30, 2001, management committee training for groups that have forwarded their commitment letters to Pact has been held regularly due to the members' own initiative. In response to newly formed VBs' strong interest, Pact recruited some consultants to provide at least MC-1 to strengthen nascent VBs. The table below shows the details of training conducted this quarter by the VB Consultants.

Region	No. of MC training			
	MC1	MC2	MC3	Total
Eastern Region	136	29	95	260
Central Region	92	61	20	173
Western Region	5	53	26	84
Total	233	143	141	517

For further details, please refer to Annex IV

For the smooth functioning of the VB's in long run, some groups have initiated Village Bank Networking in various districts. The networks have established strong cooperation and coordination among Village Banks. For instance, VB's are providing accounting forms to each other at reduced rates. The following are the objectives set by the networking committees in all three regions:

Objectives of the VB Networks

1. Smooth functioning of all Village Banks in the long run.
2. Managing inter-VB lending.
3. Solving and overcoming various common problems.
4. Maximizing the number of VBs in the committee.
5. Increasing the economic status of VBs.
6. Managing different types of accounting forms used for VB accounting.
7. Coming together to share successes and hurdles.
8. Facilitating the communication of technical know-how among VBs.
9. Coordination and linkage among different line agencies/ organizations
10. Assisting each other to make appropriate decisions in unfavorable circumstances.

All together ten networks in the eastern region, nine in the central region and four in the western region have been established covering the 9 districts of Jhapa, Morang, Sunsari, Siraha, Nawalparasi, Banke, Bardiya, Surkhet and Kailali.

E. Closing out of Sub-grant Agreements

As stipulated, all 224 local partners successfully completed the submission of the financial and program reports on time. Subsequently, they received their final disbursement and cleared it without any outstanding dues.

II. Data Gathered from the Field

A. MIS6

Pact completed its compilation of the data collected in the MIS6 survey for the period of January to June 2001. The results of MIS6 are fabulous, and women made significant progress in all areas of program intervention. The average savings per woman was Rs 33, almost double that of the first year of the program. The number of women involved in micro-enterprises increased from 18,602 to 86,883, a more than four-fold increase. Earnings from micro-enterprises increased from \$.59 million to \$5.39. Please see Appendix III for a comprehensive comparative summary of the MIS6 survey data with previous MIS survey figures.

B. Intermediate Results (IR) Indicators

WEP has six Intermediate Results Indicators focusing on the number of adult women passing a literacy test; the number of women saving regularly; the number of women currently holding loans; the number of women who report gross sales from their micro-enterprises of Rs. 300 in any MIS period; the number of women with micro-enterprises; and the number of village banks meeting certain criteria.

**MIS6
Intermediate Results Indicators**

Description	Targets	Achievement of as of MIS6
Number of adult women passing a literacy test by the end of the project (Cumulative, including those found literate in MIS1) ¹		
Year 1	30,000	122,852 as of MIS4
Year 2	90,000	
Year 3	120,000	
Year 4	120,000	
Number of women saving at least once a month ² (Cumulative, including those found to be savers in MIS1)		
Year 1	85,000	121,404
Year 2	120,000	
Year 3	120,000	
Year 4	120,000	
Number of women currently holding a loan ³		
Year 1	15,936	52,251
Year 2	30,000	
Year 3	60,000	
Year 4	70,500	
Number of women who report gross sales from their micro-enterprises of at least Rs. 300/- in any MIS period: (Cumulative, including those found to be active savers in MIS1)		
Year 1	8,000	102,116
Year 2	20,000	
Year 3	60,000	
Year 4	81,000	

Number of targeted women who have a micro-enterprise ⁴ (Cumulative, including those reporting such earnings in MIS1)		
Year 1	8,000	
Year 2	20,000	
Year 3	60,000	
Year 4	81,000	86, 883
Number of Village Banks using the village bank accounting system, having an elected trained, management committee and using safe money handling practices		
Year 2		
Year 3	850	
Year 4	1,200	
	1,500	1536
<ol style="list-style-type: none"> 1. The mission reports on this indicator in its R4 report to Washington as "Women who are literate at a basic level" 2. The mission reports on this indicator in its R4 report to Washington "Women becoming active members of savings and credit groups" 3. As in footnote 2, above. 4. The mission reports on this indicator in its R4 report to Washington as "Women savings and credit groups members who begin or expand micro-enterprises" 		

C. Final Impact Survey

As mandated by the Cooperative Agreement, the team leader, Dr. Ava Shrestha submitted a final impact survey report in September, 2001 by assessing the progress toward reaching the SO3 empowerment indicators regarding household decision-making, expenditure for family well-being and community actions for social change.

A comparison of the Baseline Survey, Mid-term Survey data and Final Impact Survey indicates a positive shift in the expenditure pattern.

D. External Evaluation of WEP

Many of those who are deeply involved in micro-finance have demonstrated considerable interest in WEP. From the financial awards given to Pact Nepal WEP, funding was allocated for an external evaluation performed by Jeffrey Ashe. His draft report provided important data leading to the conclusion that WEP has been a highly successful program. The final report will be submitted by the end of October 2001.

E. Planning for Close-out

All activities for closeout, including an information session for WEP field staff, went well. At the same time, all local partners submitted both their program and finance documents on time. The dead line for closeout was met with the full support of all concerned staff and local partners.

F. Linkages

While WEP strongly advocates empowerment and micro-finance, literacy serves as the fundamental foundation for the success of these other objectives. By focusing on literacy and savings, the Women's Empowerment Program has changed traditional ways of thinking about empowerment and micro-finance.

There are different types of linkages going on in the field to sustain and replicate WEP. The women themselves, groups, local partners, district organizations and national organizations have initiated these linkages.

- ñ Recently, the Chairman of the Rural Micro Finance Development Center, Mr. Shanker Man Shrestha was in the field and visited a WEP women's group, Village Banks and VB Networking in the Jhapa district. During his visit, he made the following remarks "These groups have strong sense of ownership and commitment. Based on their commitment, they could be the best clients for MF in the future." Mr. Megh Raj Gajurel from the same organization has the opinion that, "This action-oriented literacy package on MF to women's groups has really created an awareness [among group members], especially to think before they apply for loans."
- ñ As a result, RMDC organized a meeting among WEP replicating organizations such as Sahara-Nepal in Jhapa, Jyalamukhi Yuwa Club in Chitwan and Nava Pratibha in Nawalparasi. The objective was to share their experience of working with WEP and how have they been able to sustain and replicate the program. They want to pilot a model of MFI working with the WEP Village Bank Sahara in the Jhapa district and are in the process of preparing an implementation manual.
- ñ Sahara Nepal in the Jhapa district works with twenty-two village banks. It has a nine-member coordination committee structured to represent different clusters. The committee comes together to share success stories. It has decided to continue to employ the Empowerment Workers previously hired under WEP and is now using the EWs to replicate WEP in the Panchthar district. Sahara hopes to use treasurers of current Village Banks as trainers of future VBs.
- ñ Nawalparasi has 185 Village Banks divided into 15 geographically determined clusters. They have a district VB coordination committee of 19 members and a NGO network in which not all WEP partners but those committed to VBs have come together. During a meeting, they discussed the following:
 - r# Printing VB accounting forms
 - r# Training new VBs by old VBs
 - r# Treasures attending the closing banking day of the new VBs
 - r# Exploring inter-lending possibilities
 - r# How a VB can become a ME

G. World Bank Development Marketplace Project No. 1052

Pact organized three modules of training under "Building a Sustainable Village Banking System in Nepal" with the financial support of the World Bank Development Marketplace Project No.

1052. Out of 32 NGOs that participated in this training, 17 NGOs are likely to proceed with the MFI licensing process and some of them need to fulfill certain criteria to apply for a license from the Central Bank.

H. Dissolved Groups and Discontinuation of WEP:

During the course of WEP implementation, some economic groups and a few Village Banks were found to have dissolved in all three regions. The major reasons behind the groups' dissolution are:

- Members took back savings
- Members joined another program
- Conflict among the members
- Weak economic condition/ no savings accumulated
- Leadership crisis
- Responsible VB Officers migrated
- Lack of awareness and education
- Inactive in regular meeting/saving collection
- Not organized /poorest members
- Split and joined nearby VBs/Groups
- Lack of encouragement from NGOs

Eastern Region:

A total of 36 groups are reported have dissolved. Most of the dissolved groups are found in the Jhapa and Sunsari districts.

Central Region:

A total of 19 groups are reported have dissolved. Most of the dissolved groups are found the in Parsa and Nawalparasi districts.

Western Region:

A total of 68 groups are reported have dissolved. Most of the dissolved groups are found in the Banke, Surkhet and Kailali districts.

Analyzing information received from SAMANATA, CMF and field staff, 7-10% (maximum) of groups has dissolved in the field.

I. Replication of WEP and Village Banks:

The active members from some of the stronger village banks have initiated replication of the WEP model in their neighboring communities. They have encouraged local women, have been able to form economic groups, and have facilitated the transformation of some groups into Village Banks. Some of the Village Banks have collected their used WEP books on literacy and village banking to give them to newly formed groups.

Eastern Region:

There are 49 economic groups found to have replicated in the Jhapa, Moran, Sunsari, Siraha and Dhanusha districts. A total of 950 women have become the members of these new groups.

Central Region:

There are 19 economic groups found to have replicated in Bara, Sarlahi, and Rupandehi districts. A total of 373 women have become members of these new groups.

Western Region:

There are 17 economic groups found to have replicated in Bankey, Bardiya, Surkhet, Kailali and Kanchanpur districts. Out of 17 economic groups, 10 groups have already become Village Banks. A total of 373 women have become members of 10 VBs and 7 economic groups (Please see Appendix VI).

J. Logistics of Turning Over Ownership of assets

During this quarter, Pact developed criteria for turning over ownership of Pact's assets i.e. the *Women in Business* series, furniture, fax machines, photocopy machines, motor cycles, etc. Pact selected the best performing NGOs in terms of good performance, number of Village Banks, promotion of VBs, work for sustainability of VBs, support of WEP's successful implementation and beneficiary groups, and the commitment of the staff to the program.

Accordingly, with the approval of USAID, Pact gave away furniture from its district and regional offices, books from the *Women in Business* series, and bicycles to NGOs and Empowerment Workers.

Motorcycles, vehicles, photocopy machines; fax machines, computers and other materials will soon be distributed according to an agreement with USAID.

Overall, 17 NGOs received *Women in Business* books, 18 got motorcycles, 18 got computers, 3 received printers, 3 got photocopiers, 3 got fax machines, and 21 were given furniture.

K. Achievements Expressed by Partner Agencies

According to final reports from local partner NGOs, they had tremendous success in the areas of empowerment, group dynamics, savings, credit, micro-finance, micro-enterprises, the VB model, program management, literacy, decision-making, and collective action.

The local partner agencies were able to develop good rapport with line agencies and their respective Village and District Development Committees.

Initiation for the establishment of networks was taken by Pact Nepal as the last part of their program, and those networks have come together to form the coordination committee. This committee is at the group level as well as at the partner level.

According to local partner NGOs, women in groups:

- Developed the habit of coming together for meetings
- Were involved in household decision-making
- Developed the habit of consulting with each other
- Developed a sense of solidarity
- Enhanced their leadership
- Could write letters to their husbands who were working away from the home
- Have given priority to inter-group visit exchanges
- Have developed a self-help model
- Have reduced unnecessary expenses
- Have given more importance to increased saving
- Have changed monthly saving to weekly saving
- Have elevated motivation for and involvement in micro-enterprise

- Can do safe money handling
- Are launching "HAT BAZAR (Small weekly market)"
- Are setting 2-3% rate of interest for taking loans.
- Use their savings for productive purposes
- Want to invest more and are able to maintain their accounting books, calculate profits and losses, and prepare balance sheets
- Have formed networks among VBs and have participated actively in social campaigns and collective action
- Are becoming more independent and are developing confidence
- Are aware of domestic violence and have been able to settle disputes in their communities
- Have discourage gambling and alcohol use
- Have rallied against the trafficking of Nepali girls for the sex trade
- Promote the elimination of discrimination
- Have initiated a sanitation program
- Are aware of issues such as health, family planning, the environment and sanitation

In addition, non-WEP women have shown interest in forming VBs and are beginning to work toward this end.

Appendix I

Total Number of Village Banks

	Districts	No. of partners	No. of Village Banks	No of women	Av. Size of group
1	Ilam	3	24	605	22
2	Jhapa	8	148	3443	24
3	Morang	14	239	5590	23
4	Sunsari	3	36	714	22
5	Siraha	5	22	557	25
6	Saptari	4	18	475	26
7	Dhanusha	6	10	243	24
8	Mahottari	4	21	568	27
9	Sarlahi	4	68	1338	20
10	Rauthat	0	0	0	0
11	Bara	11	160	3567	22
12	Parsa	8	18	454	25
13	Chitwan	25	228	5007	22
14	Nawalparasi	11	185	4295	23
15	Rupandehi	6	27	572	21
16	Kapilvastu	5	27	625	23
17	Banke	11	68	1629	24
18	Bardiya	10	80	1947	24
19	Kanchanpur	6	28	640	23
20	Kailali	5	32	759	24
21	Surkhet	11	97	2364	24
	Total	160	1536	35392	23

MIS6 SAMPLE SURVEY, JUNE, 2001**GROUP ACTIVITY****General Information**

1. Number of sample groups	788
2. Total number of groups	6,265
3. Number of women in economic groups	122,406
4. Average group size	20
5. Number of women saving regularly	121,404

Loan Information

6. Number of women taking loans, currently	52,251
7. Number of women taking loans, in MIS period	68,613
8. Number of women behind schedule in repaying the loans	1,749

ME Information

9. Number of women involved in micro-enterprises	86,883
10. Number of women are earning Rs. 300 or more since WEP began	102,116

EACH MEMBER'S ACTIVITIES**Saving Activities**

20. Total monthly rate of savings (Rs.)	33
21. Total amount of savings (Rs.)	125,983,545

Loan status, taken from Group Fund

22. Total loan Amount (Rs.)	138,052,892
23. Interest rate (%)	Max. 60 Avg. 23 Min 2
24. Amount yet to be repaid (Rs.)	103,957,244
25. No. of women holding loans, currently	45,366
26. No. of women taken and paid loans, in MIS period	16,092
27. No. of women taken loans previously (since WEP began)	14,255
28. No. of women who have skipped installments	1,765

Loan taken for purpose

29. Agriculture based	15,631
30. Forest Product	1,073
31. Business	9,867
32. Live-Stocks	22,094
33. Shops	6,734
34. Consumption	6,130
35. Others	1,972

SYNERGY

52. Community Users Forest Group	14,080
53. Irrigation/Water Users Group	3,347
54. Farmers/Agri. Group	7,879

Saving Activities

12. Total amount of savings collected by women (Rs.)	139,942,195
13. Cash left in Group Fund (cashbox) (Rs.)	6,526,945
14. Money in Group's bank account (Rs.)	11,353,667
15. Group savings deposited with the affiliated organization (Rs.)	12,271,052
16. Total amount of money collected from fund raising activities (Rs.)	3,482,306

Mobility Activities

17. No. of women, alone or in a group who have visited a VDC/Municipality for any purpose	32,685
18. No. of women who have ventured outside the village for other than family matters	22,595
19. No. of women who have spent more than one night outside the village for any purpose other than family matters	9,079

Loan status, taken from External Fund

36. Total loan Amount (Rs.)	132,699,347
37. Interest rate (%)	Max. 60 Avg. 20 Min 2
38. Amount yet to be repaid (Rs.)	77,828,044
39. No. of women holding loans, currently	8,817
40. No. of women taken and paid loans, in MIS period	3,188
41. No. of women taken loans previously (since WEP began)	1,797
42. No. of women who have skipped installments	493

Loan taken for purpose

43. Agriculture based	1,972
44. Forest Product	231
45. Business	2,457
46. Live-Stocks	5,478
47. Shops	1,749
48. Consumption	644
49. Others	246

Micro-enterprises

50. Gross sales Amount from MEs (Rs.)	402,442,197
51. Number of non-WEP members	215

55. Health Group	5,645
56. Mothers Group	13,071

OTHER INFORMATION

57. No. of new groups helped by WEP	Groups	1,972
	Women	26,547
58. No. of women practicing family planning	Before WEP	27,127
	Now	48,196
59. Continuation of the WEP even after the program exit, by (Group Responses)		
	Group Networking (%)	42%
	Expanding existing MEs (%)	70%
	Seeking additional financial services(%)	58%
	Seeking legal identity(%)	35%
	Will not continue(%)	12%
	Other Activities(%)	16%
60. Is it benefitting for WEP groups to contribute entrance fee/book fee or other fees to increase group funds		
	Yes(%)	80%
	No(%)	20%
61. % of WEP groups contributing to form new groups outside WEP (%)		14%

RIGHTS RESPONSIBILITY AND ADVOCACY (RRA) INDICATORS

COLLECTIVE ACTIONS	SOCIAL		PHYSICAL		TOTAL	
	<u>Initiated</u>	<u>Planned</u>	<u>Initiated</u>	<u>Planned</u>	<u>Initiated</u>	<u>Planned</u>
1. Visit local governing bodies and Govt	11,457	9,660	5,716	4,357	17,173	14,041
2. Group Gathering	15,774	11,409	8,610	6,241	24,384	17,674
3. Perform street dramas and cultural shows	795	1,049	183	302	978	1,352
4. Advertise in newspapers, posters and radio	1,741	1,725	246	302	1,988	2,027
5. Organize mass gathering or rally	11,647	10,177	3,101	2,695	14,748	12,888
6. Door to door campaign	13,683	9,954	7,124	5,860	20,806	15,837
7. Fund Raising	1,558	1,646	2,608	2,504	4,166	4,150
8. Labour contribution	5,732	4,595	9,564	6,321	15,297	10,916
TOTAL	62,388	50,215	37,153	28,582	99,540	78,885

CAMPAIGNS	NUMBER
1. SOCIAL	7,489
2. PHYSICAL INFRASTRUCTURE AND ENVIRONMENT	4,198
TOTAL	11,687

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WOMEN'S EMPOWERMENT PROJECT(WEP)

MIS REPORT, JULY 2001

	MIS2	MIS3	MIS4	MIS5	MIS6	REMARKS
GROUP ACTIVITY						MIS2: May/June, 1999 MIS3: Dec. 1999-Jan., 2000 MIS4: June, 2000 MIS5: Dec. 2000-Jan. 2001 MIS6: June, 2001
General Information						
1	Number of sample groups	NA	NA	511	713	788
2	Total number of groups	7,357	6,657	6,443	6,617	6,265
3	Number of women in economic groups	130,307	123,176	123,494	129,732	122,406
4	Average group size	18	19	19	20	20
5	Literacy test passers	92,952	104,296	122,852	Not conducted literacy test in MIS5	Not conducted literacy test in MIS5
6	Number of women saving regularly	129,037	122,502	123,040	129,194	121,404
Loan Information						
7	Number of women currently holding loans	16,687	38,800	46,119	53,168	52,251
8	Number of women taking loans in MIS period	16,687	38,800	51,087	57,678	68,613
9	Number of women behind schedule in repaying the loans	2,069	1,411	1,324	1,550	1,749
Micro-Enterprise Information						
10	Number of women involved in micro-enterprises	18,602	55,586	75,736	82,021	86,883
11	Number of women are earning Rs. 300 or more since WEP began	9,725	45,467	65,574	73,715	102,116
Saving Activities						
12	Total amount of savings collected by women (Rs.)	49,920,200	68,214,091	85,787,909	117,794,600	139,942,195
		0.72 Million US \$	0.99 Million US \$	1.24 Million US \$	1.60 Million US \$	1.88 Million US \$
13	Cash left in Group (Rs.)	6,068,187	4,595,328	5,950,778	8,318,868	6,526,945
		0.09 Million US \$	0.07 Million US \$	0.09 Million US \$	0.11 Million US \$	0.09 Million US \$
14	Money is in Group's bank account (Rs.)	17,769,208	11,581,284	8,090,603	13,072,194	11,353,667
		0.26 Million US \$	0.17 Million US \$	0.11 Million US \$	0.18 Million US \$	0.15 Million US \$
15	Group savings has deposited to the affiliated organization (Rs.)	NA	8,221,886	12,624,328	18,977,621	12,271,052
		NA	0.12 Million US \$	0.18 Million US \$	0.26 Million US \$	0.16 Million US \$
16	Total amount of money collected from fund raising activities (Rs.)	610,434	1,578,454	2,120,586	2,686,168	3,482,306
		0.01 Million US \$	0.02 Million US \$	0.03 Million US \$	0.04 Million US \$	0.05 Million US \$
Mobility Activities						

		MIS2	MIS3	MIS4	MIS5	MIS6	REMARKS
17	Number of women, alone or in a group have visited VDC/Municipality for any purpose?	16,423	14,848	26,061	30,180	32,685	
18	Number of women have ventured outside the village for any purpose other than family matters ?	12,019	10,604	17,449	21,679	22,595	
19	Number of women have spent more than one night outside the village for any purpose other than family matters ?	5,800	4,872	6,808	9,169	9,079	

Synergy Information

20	Community Users Forest Group	7,699	10,639	16,554	16,835	14,080	
21	Irrigation/Water Users Group	2,097	2,211	3,530	3,434	3,347	
22	Farmers/Agri. Group	5,604	5,008	7,905	9,271	7,879	
23	Health Group	1,698	2,315	3,543	5,011	5,645	
24	Mothers Group	10,589	8,101	9,519	12,102	13,071	

EACH MEMBER'S ACTIVITIES

Saving Activities

25	Monthly rate of savings (Rs.)	18	21	26	29	33	
26	Total amount of savings (Rs.)	NA	57,399,767	75,335,972	108,564,284	125,983,545	
		NA	0.83 Million US\$	1.09 Million US\$	1.47 Million US\$	1.69 Million US\$	1 US\$=Rs.69/- and Rs.74/-(MIS5) Rs. 74.60/- (MIS6)

Loan status, taken from Group Fund

27	Total loan Amount (Rs.)	76,982,662	44,063,526	71,071,905	104,807,396	138,052,892	For MIS2, loan amount includes internal and external sources
		1.12 Million US\$	0.64 Million US\$	1.03 Million US\$	1.42 Million US\$	1.85 Million US\$	1 US\$=Rs.69/- and Rs.74/-(MIS5) Rs. 74.60/- (MIS6)
28	Interest rate (%)	NA	Max. 60 Min. 1 Avg. 25	Max. 60 Min. 2 Avg. 23	Max. 60 Min. 2 Avg. 24	Max. 60 Min. 2 Avg. 23	
29	Amount yet to be repaid (Rs.)	NA	39,983,132	56,841,343	84,299,104	103,957,244	
		NA	0.58 Million US\$	0.82 Million US\$	1.14 Million US\$	1.39 Million US\$	1 US\$=Rs.69/- and Rs.74/-(MIS5) Rs. 74.60/- (MIS6)
30	Women taken and paid loans, in MIS period	16,687	30,288	6,758	6,079	16,092	
31	Women holding loans, currently			35,680	45,150	45,366	
32	Women taken loans at least once since WEP began	NA	NA	NA	NA	14,255	This is the exclusive for women holding loan currently or in MIS period
33	Women skipped installments	NA	1,476	1,589	2,144	1,765	

Loan taken for purpose

34	Agriculture based	NA	6,049	8,573	11,610	15,631	
35	Non Timber Forest Product	NA	174	126	408	1,073	
36	Business	NA	3,388	4,930	5,225	9,867	
37	Live-Stocks	NA	10,082	15,382	18,505	22,094	
38	Shops	NA	2,578	4,211	5,132	6,734	
39	Consumption	NA	5,743	7,464	7,257	6,130	
40	Others	NA	1,737	908	1,438	1,972	

Loan status, taken from External Fund

41	Total loan Amount (Rs.)	NA	119,228,583	134,068,979	111,460,312	132,699,347	
			1.73 Million US\$	1.94 Million US\$	1.51 Million US\$	1.78 Million US\$	1 US\$=Rs.69/- and Rs.74/-(MIS5) Rs. 74.60/- (MIS6)
42	Interest rate (%)	NA	Max. 60 Min. 1 Avg. 24	Max. 48 Min. 1 Avg. 22	Max. 72 Min. 3 Avg. 25	Max. 60 Min. 2 Avg. 20	

		MIS2	MIS3	MIS4	MIS5	MIS6	REMARKS
43	Amount yet to be repaid (Rs.)	NA	74,024,576	87,579,403	68,581,131	77,828,044	
			1.07 Million US\$	1.27 Million US\$	0.93 Million US\$	1.04 Million US\$	1 US\$ = Rs.69/- and Rs.74/- (MIS5) Rs. 74.60/- (MIS6)
44	Women taken and paid loans, in MIS period	NA	11,555	958	742	3,188	
45	Women holding loans, currently			10,439	8,018	8,817	
46	Women taken loans at least once since WEP began	NA	NA	NA	NA	1,797	This is the exclusive for women holding loan currently or in MIS period
47	Women skipped installments	NA	678	240	232	493	
Loan taken for purpose							
48	Agriculture based	NA	1,464	1,752	1,643	1,972	
49	Forest Product	NA	44	13	167	231	
50	Business	NA	1,657	1,727	1,568	2,457	
51	Live-Stocks	NA	5,480	4,980	3,721	5,478	
52	Shops	NA	2,164	1,967	1,244	1,749	
53	Consumption	NA	797	618	696	644	
54	Others	NA	521	378	176	246	
Micro-Enterprises							
55	Gross sales Amount from MEs (Rs.)	40,615,182	147,484,188	275,647,161	352,399,017	402,442,197	
		0.59 Million US \$	2.14 Million US \$	3.99 Million US \$	4.78 Million US \$	5.39 Million US \$	1 US\$ = Rs.69/- and Rs.74/- (MIS5) Rs. 74.60/- (MIS6)
56	Number of non-WEP members	NA	1,033	983	1,476	215	
Rights, Responsibility and Advocacy (RRA)							
57	Social Campaigns/Collective Actions	2,372	3,681	6,569	7,685	7,489	
	Initiated	25,886	26,747	42,564	69,984	62,388	
	Planned	-	26,805	34,268	49,808	50,215	
58	Physical, Infrastructure and Environment Campaigns/Collective Actions	2,395	2,218	4,224	4,141	4,198	
	Initiated	27,271	18,920	36,096	33,874	37,153	
	Planned	-	17,797	28,065	24,900	28,582	
Other Information							
59	Number of groups/women helped by WEP groups/women						Program Replicated
	Groups	NA	NA	NA	NA	1,972	
	Women	NA	NA	NA	NA	26,547	
60	WEP groups contributing to form new groups outside WEP (%)	NA	NA	NA	NA	14%	
61	Number of women practicing Family Planning						
	Before WEP	NA	NA	NA	24,194	27,127	
	After WEP	NA	NA	NA	40,083	48,196	
62	Continuation of WEP even after the program exit, by						Sustainability of WEP groups
	WEP networking (%)	NA	NA	NA	NA	42%	
	Expanding existing MEs (%)	NA	NA	NA	NA	70%	
	Seeking additional financial services (%)	NA	NA	NA	NA	58%	
	Seeking legal identity (%)	NA	NA	NA	NA	35%	
	Will not continue (%)	NA	NA	NA	NA	12%	

		MIS2	MIS3	MIS4	MIS5	MIS6	REMARKS
	Other activities (%)	NA	NA	NA	NA	16%	
63	Is it benefiting for WEP groups to contribute entrance fee/book fee or other fees to increase group funds?						
	Yes (%)	NA	NA	NA	NA	80%	
	No (%)	NA	NA	NA	NA	20%	

Appendix IV

Management Committee Training

District	Mct-1	Mct-2	Mct-3	Total
Ilam	*	*	*	*
Jhapa	18	20	56	94
Morang	83	9	15	107
Sunsari	12	*	*	12
Saptari	6	*	*	6
Siraha	*	*	8	8
Mahottai	17	*	6	23
Dhanusa	*	*	8	8
Sub Total	136	29	93	258
Sarlahi	*	*	1	1
Bara	42	29	69	140
Parsa	*	11	16	27
Rautahat	*	*	*	*
Chitwan	10	17	82	109
Nawalparasi	26	8	17	51
Rupandehi	14	*	13	27
Kapilbastu	*	*	12	12
Sub Total	92	65	210	367
Banke	1	18	12	31
Bardiya	2	22	11	35
Surkhet	*	4	*	4
Kailali	*	5	3	8
Kanchanpur	2	4	*	6
Sub Total		53	446	84
Grand Total	233	147	329	709

Appedix V

Information on Village Bank Networking

Easten Region:

S.N.	District	Name of the Networking Committee	Contact Person & Address	# Of VBs at Network	Objectives of the VB Networking Committee
1	Morang	Raja Rani Krishi Samuha VB Neworking	Manju Gautam, Ghelabani, Morang	18	Smooth functioning of VBs in long run, Managing inter VB lending
2	Morang	Rural Women Development VB Networkin	Durga Bhandari, Letang, Morang	5	Overcoming different problems
3	Sunsari	Bipanna Mahila VB Networking Committee	Laxmi Sharma, Itahari, Sunsari	9	Maximizing no of VBs in the committee
4	Sunsari	Forum for Rural Women VB Networking	Hira Thandar, Duhabi, Sunsari	15	Increase the economic status of VBs
5	Sunsari	Inaruwa VB Networking Committee		7	Coordination and linkage with different line agencies
Total VBs at Networking				54	

Central Region:

S.N.	District	Name of the Networking Committee	Contact Person & Address	# Of VBs at Network	Objectives of the VB Networking Committee
1	Nawalparasi	VB Networking Committee, Arunkhola	Kamala Gurung, Tamasariya-5	12	Printing and distribution of VB accounting forms among VBs
2	Nawalparasi	VB Networking Committee, Dumkibas	Kamala Sharma, Dumkibas-1	12	Fundraising, Print-out the accounting forms.
3	Nawalparasi	VB Networking Committee, Bardaghat	Brinda Paudel & Niru Sapkota	11	Established a trust from collecting 2% of dividend amount.
4	Nawalparasi	VB Networking Committee, Daunnedevi	Kamala Tiwari, Daunne VDC-5	11	Fundraising, and work for problem solving and sustainability
5	Nawalparasi	VB Networking Committee, Kawasoti	Januka Paudel, Shivabasti	15	Coordination and linkage with different Vilage Banks
6	Nawalparasi	VB Networking Committee, Gaindakot	Bhuma Aryal, Deurali-2	7	Print-out the accounting forms
7	Nawalparasi	VB Networking Committee, Panchanagar	Jamuna Bhandari, Magarmudha	5	Committee will supervise and monitor the one VBs on monthly basis.
8	Nawalparasi	VB Networking Committee, Sunawal-1	Januka K.C., Sunawal	13	Generating funds for networking from various sources.
9	Nawalparasi	VB Networking Committee, Sunawal-2	Sharada Malla, Sunawal, Bankatti	12	Increase the economic status of VBs
Total VBs at Networking				98	

Western Region:

S.N.	District	Name of the Networking Committee	Contact Person & Address	# Of VBs at Network	Objectives of the VB Networking Committee
1	Bankey	Bageswori VB Neworking Committee	Vimini Rani Panthi, Harit Shanti Abhiyan	20	Smooth functioning of VBs in long run, Managing inter VB lending
2	Bardiya	Kalika Bachat Networking Board	Radhika Parajuli, Nari Kalyan Samiti	7	Overcoming different problems
3	Kailali	Women Development Society Board	Bimala Panta, Women Developemet Soc	9	Maximizing no of VBs in the committee
4	Surkhet	Jana Sewa Betworking VBs-	Mr. Hari Prasad Sharma, Jana Sewa Sa	13	Increase the economic status of VBs
Total VBs at Networking				49	

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Appendix VI

Information on Dissolved Groups

Eastern Region:

S.N.	Organization Name	Group's Name	Address	District	# Of Women	Reasons
1	SOSEENCOF	Aaitabare MBS	Chulachuli-7, Aaitabare	Ilam	19	Saving not collected
2	Indeni Multi-purpose R.D.Org.	Jana jagriti MBS	Lakhanpur-9,Jharka	Jhapa	12	Saving not collected
3	Indeni Multi-purpose R.D.Org.	Chetana MBS	Lakhanpur-8,Jharka	Jhapa	12	Saving not collected
4	Indeni Multi-purpose R.D.Org.	Tinpane MBS	Lakhanpur-8,Myatole	Jhapa	12	Saving not collected
5	Public Welfare Youth Group	Aama MBS	Gauradaha-2,Sitapuri	Jhapa	13	Saving not collected
6	Public Welfare Youth Group	Chelibeti MBS	Gauradaha-4,Bargachhi	Jhapa	15	Saving not collected
7	Public Welfare Youth Group	Bihani MBS	Khudunabari-9,Khudunabari	Jhapa	12	Saving not collected
8	Public Welfare Youth Group	Jhelini MBS	Khudunabari-5,Jhelini	Jhapa	14	Saving not collected
9	Public Welfare Youth Group	Sagarmatha MBS	Anarmani-2,Anandagunj	Jhapa	8	Saving not collected
10	Public Welfare Youth Group	Mechi MBS	Anarmani-2,Anandagunj	Jhapa	12	Saving not collected
11	Public Welfare Youth Group	Shree Antu MBS	Anarmani-2,Anandagunj	Jhapa	13	Saving not collected
12	Public Welfare Youth Group	Rimjhim MBS	Anarmani-8,Birtabazar	Jhapa	12	Saving not collected
13	Sahakari Samudayik B. Ken.	Saraswati MBS	Khudunabari-1,Sadhutar	Jhapa	12	Saving not collected
14	Sahakari Samudayik B. Ken.	Danfe munal MBS	Khudunabari-2,Bagartole	Jhapa	12	Saving not collected
15	Sahakari Samudayik B. Ken.	Bihani MBS	Topganchhi-7,Bohoratole	Jhapa	18	Saving not collected
16	Society Youth For Dev.	Gramin MBS	Lakhanpur-2,Mangalbare	Jhapa	13	Saving not collected
17	Society Youth For Dev.	Laxmi MBS	Lakhanpur-6,Pinga Danda	Jhapa	13	Saving not collected
18	Society Youth For Dev.	Beldangi MBS	Damak-3,Bhalukhudi	Jhapa	12	Saving not collected
19	Nava Jagaran Adhyan Ken.	Aaicho Paicho MBS	Bayarban-6,Milanchowk	Morang	15	Saving not collected
20	SIDC	Gairi tole MBS(27)	Banigama-9,Shanti tole	Morang	13	Saving not collected
21	NRDSC.	Jyoti MBS	Amardaha-2,Kheletole	Morang	14	Saving not collected
22	FORWARD	Ichchha MBS	Bhaluwa-7,Pachira	Sunsari	12	Saving not collected
23	FORWARD	Simariya MBS	Simariya-7,Balkunda	Sunsari	12	Saving not collected
24	FORWARD	Phulbari MBS	Aaurabani-3,Aaurabani	Sunsari	13	Saving not collected
25	FORWARD	Sukrat MBS	Chandbela-4,Chandbela	Sunsari	12	Saving not collected
26	FORWARD	Yadav MBS	Saterjhor-8,Bhajhau	Sunsari	12	Saving not collected
27	FORWARD	Pratibha BS	Saterjhor-8,Bhajhau	Sunsari	13	Saving not collected
28	Bipanna mahila U.P.S.K.	Sundardevi MBS	Itahari-2,Gelaltole	Sunsari	15	Saving not collected
29	Bipanna mahila U.P.S.K.	Himalaya MBS	Itahari-2,Himalayatole	Sunsari	18	Saving not collected
30	Mahila Bachat tatha Rin S.S.	Parijat MBS	Itahari-4,Aaitabare	Sunsari	12	Saving not collected
31	Mahila Bachat tatha Rin S.S.	Sunagabha MBS	Itahari-4,Aaitabare	Sunsari	12	Saving not collected
32	Shramjivi Bahumukhi S.S.	Koshi Samudayik K.	Trikola-8,Dhanpuri	Saptari	14	Saving not collected
33	Environment &Rural D.S.	Maya BS	Jamadaha-1,Nipaniya	Siraha	12	Internal Cause
34	Environment &Rural D.S.	Chandani BS	Asanpur-7,Golbazar	Siraha	12	Affiliated other INGO
35	Environment &Rural D.S.	Lalupate BS	Asanpur-8,Doriya	Siraha	12	Affiliated other INGO

36	Environment & Rural D.S.	Kasturi BS	Asanpur-8, Doriya	Siraha	12	Affiliated other INGO
				Total	469	

Central Region:

S.N.	Organization Name	Group's Name	Address	District	# Of Women	Reasons
1	Jana Jagaran Yuba Club	Dibya MBS	Dachhin Jhitkaiya	Bara	21	Conflict among members
2	Jana Jagaran Yuba Club	Sunaina MBS	Raibahi-8, Barba	Bara	22	Conflict among members
3	Jana Jagaran Yuba Club	Kabita MBS	Pipradhi-9,	Bara	23	Saving not collected
4	NEEDS	Lata MBS	Gahuwa, Kumroj-3	Chitawan	24	Group's Internal Problem
5	NEEDS	Dibya Jyoti MBS	Shishani, Kumroj-4	Chitawan	13	Group's Internal Problem
6	Naba Pratibha Saving & Credit Co-op	Annapurna MBS	Kumaltar, Dumkibas-2	Nawalparasi	18	Responsible VB Officer Migrated
7	Naba Pratibha Saving & Credit Co-op	Aathhare MBS	Aathhare Tole, Dumkibas-2	Nawalparasi	18	Lack of Awareness and education
8	Naba Pratibha Saving & Credit Co-op	Sayapatri MBS	Bhu.Pu., Nayabelhani-2	Nawalparasi	17	Members joined nearby VB
9	Naba Pratibha Saving & Credit Co-op	Khadar MBS	Bahuban, Dumkibas-8	Nawalparasi	15	Lack of Awareness and education
10	Naba Pratibha Saving & Credit Co-op	Bhulkepani MBS	Siseni, Dumkibas-7	Nawalparasi	18	Members joined nearby group
11	Small Farmers Dev. Project	Sadhana MBS	Barbatadhi, Biruwaguthi-1	Parsa	16	No saving amount (poorest)
12	Naba Jagrat Club	Kekh MBS	Harjota, Parerwa, Sugauli	Parsa	12	No saving amount (poorest)
13	Naba Jagrat Club	Harjota MBS	Harjota, Parerwa, Sugauli	Parsa	12	No saving amount (poorest)
14	Suryodaya Saving & Credit Co-op	Jagriti MBS	Bageshori-3	Parsa	18	Having no women for record keeping
15	Mahila Chetana Samuha	Gita MBS	Belawa, Gadhi-3	Parsa	14	Not organized & poorest
16	Sarbottam Yuba Club	Lali Gurans MBS	Mauzi, Bishrampur-8	Parsa	13	Leadership Crisis
17	Sarbottam Yuba Club	Shiva Jyoti MBS	Chhapkaiya, Bhaurata-3	Parsa	12	Conflict among members
18	Jana Sewa Sajha Yuba Club	Shanti MBS	Shreepur, Sahkuwa-6	Parsa	15	Leadership Crisis
19	Small Farmers Co-op Ltd.	Mahila MBS	Bhairabpur, Jabdi-1	Sarlahi	21	inactive in Saving Collection
				Total	322	

Western Region:

S.N.	Organization Name	Group's Name	Address	District	# Of Women	Reasons
1	Bankey Mahila Arthik Swabalamban	Biswas MBS	Nepalgunj NP, Ganeshpur	Bankey	20	Members took back savings
2	Bankey Mahila Arthik Swabalamban	Namuna MBS	Nepalgunj NP, Ganeshpur	Bankey	20	Members took back savings
3	Co-ops Khajura	Danfe Dhaulagiri MB	Bageshorei VDC	Bankey	12	Conflict among members
4	Co-ops Khajura	Gaurishankar MBS	Bageshorei VDC	Bankey	16	Conflict among members
5	Co-ops Khajura	Santoshi MBS	Bageshorei VDC	Bankey	18	Conflict among members
6	CSAC	Shanti MBS	Radhapur VDC	Bankey	17	Conflict among members
7	CSAC	Laligurash MBS	Radhapur VDC	Bankey	20	Conflict among members
8	CSAC	Sattya MBS	Raniyapur VDC	Bankey	14	Conflict among members
9	CSAC	Saya MBS	Raniyapur VDC	Bankey	15	Conflict among members
10	CSAC	Bhagabati MBS	Titahariya VDC	Bankey	17	Conflict among members

11	Harit Shanti Abhiyan	Himal Village Bank	Rajena-5, Kaushelnagar	Bankey	25	Members took back savings
12	Janabiswas Co-ops	Dipjyoti MBS	Rajhena VDC	Bankey	17	Conflict among members
13	Janabiswas Co-ops	Laligurash MBS	Rajhena VDC	Bankey	36	Conflict among members
14	Multiple Service Center	Ekata MBS	Bithani-7, Daspur	Bankey	12	Weak Economic Condition
15	Multiple Service Center	Yadab MBS	Bithani-7, Daspur	Bankey	12	Weak Economic Condition
16	Multiple Service Center	Garib MBS	Bithani-7, Khalepura	Bankey	12	Weak Economic Condition
17	Multiple Service Center	Kewat MBS	Bithani-5, Porbani	Bankey	12	Weak Economic Condition
18	Nari Utthan Kendra	Pashupati MBS	Bageshori VDC	Bankey	13	Conflict among members
19	Nari Utthan Kendra	Samjhana MBS	Sitapur VDC	Bankey	14	Conflict among members
20	Nari Utthan Kendra	Bhandariya MBS	Bageshowri VDC	Bankey	12	Conflict among members
21	Nari Utthan Kendra	Bhotechuli MBS	Nauwasta VDC	Bankey	22	Conflict among members
22	RDSB/ NEPAL	RDSB MBS	Rajhena VDC	Bankey	26	Conflict among members
23	RUDEC	Maachhapuchhre	Kohalpur VDC	Bankey	12	Conflict among members
24	RUDEC	Virkuti MBS	Kohalpur VDC	Bankey	13	Conflict among members
25	RUDEC	Bageshowri	Kohalpur VDC	Bankey	12	Conflict among members
26	RUDEC	Jaagreetee MBS	Kohalpur VDC	Bankey	13	Conflict among members
27	RUDEC	Srijana MBS	Rajhena VDC	Bankey	14	Conflict among members
28	Rural Development Service Board	Jagriti Village Bank	Kaushelnagar	Bankey	25	Members joined the Co-op
29	Saathi	Bagalamukhi MBS	Gulariya NP-7, Tulapur	Bardiya	12	Members took back savings
30	Samaj Kalyan Sangh	Pragati MBS	Sato Shree-2, Village # 2	Bardiya	12	Conflict among members
31	Samaj Kalyan Sangh	Sagun MBS	Gulariya NP-1, Village # 16	Bardiya	12	Conflict among members
32	Tharu Community Development Foru	Didi-Bahini MBS	Thakur Dwara-5, Bitanu	Bardiya	12	Members took back savings
33	Tharu Community Development Foru	Krishna MBS	Maina Pokhar-9, Bhodehi	Bardiya	12	Members took back savings
34	ECARDS NEPAL	Jan Jaagaran	Shreepur VDC	Kailali	13	Because of Poverty
35	ECARDS NEPAL	RadhaKrishna MBS	Beladevipur VDC	Kailali	40	Poverty
36	ECARDS NEPAL	Laxmi MBS	Beladevipur VDC	Kailali	40	Lack Of Mutual Understanding
37	ECARDS NEPAL	Samajjee MBS	Beladevipur VDC	Kailali	40	Poverty
38	ECARDS NEPAL	Laxmi MBS	Geta VDC	Kailali	12	Conflict among members
39	ECARDS NEPAL	Jagadamba MBS	Geta VDC	Kailali	17	Poverty
40	ECARDS NEPAL	Parbati MBS	Geta VDC	Kailali	28	Poverty
41	Welfare Association for Children	Manakamana MBS	Tikapur-2	Kailali	25	Members took back savings
42	Women Development Society	Rajani Saving Group	Dhangadhi N.P	Kailali	12	Can not able to savings
43	Women Development Society	Chahana Saving Gro	Dhangadhi N.P	Kailali	12	Can not able to savings
44	Women Development Society	Jyoti Savings Group	Dhangadhi N.P	Kailali	15	Lack of Coordination
45	Dalit Pidit women's Welfare Society	Ambika MBS	Latikoili VDC	Surkhet	12	Conflict among members
46	Jansewa Sangh	Jansewa MBS	Dauladpur VDC	Surkhet	17	Conflict among members
47	Jansewa Sangh	Hasana MBS	Utterganga VDC	Surkhet	17	Conflict among members
48	Jansewa Sangh	Kaakri Bihar MBS	Dauladpur VDC	Surkhet	17	Conflict among members
49	Jansewa Sangh	Janpriya MBS	Dauladpur VDC	Surkhet	17	Conflict among members
50	Jansewa Sangh	Pratima MBS	Bangesimal VDC	Surkhet	20	Conflict among members

51	Nari Kalyan samitte	Sunkoshi MBS	Chhinchu VDC	Surkhet	18	Conflict among members
52	SAC	Kaanchi MBS	Jarbutuwa VDC	Surkhet	19	Can not able to savings
53	SAC	Srijana MBS	BNP	Surkhet	14	Can not able to savings
54	SAC	Laxmi MBS	BNP	Surkhet	17	Lack of Coordination
55	SAC	JunTara MBS	BNP	Surkhet	14	Because of Poverty
56	SAC	Kaalimati MBS	Latikoili VDC	Surkhet	18	Poverty
57	SAC	Laligurash MBS	Latikoili VDC	Surkhet	15	Lack Of Mutual Understanding
58	SAC	Himal MBS	Latikoili VDC	Surkhet	16	Poverty
59	SAC	Amrit Danda MBS	Latikoili VDC	Surkhet	15	Poverty
60	SAC	Bhagabati MBS	Satyakhani VDC	Surkhet	20	Poverty
61	SFCL	Laxmi MBS	Uttarganga VDC	Surkhet	12	Internal Clash
62	Sundar Nepal	Sundarpur MBS	-	Surkhet	12	Internal Clash
63	Sundar Nepal	Deepjyoti MBS	-	Surkhet	12	Internal Clash
64	Sundar Nepal	Kasam MBS	-	Surkhet	12	Internal Clash
65	Sundar Nepal	Chandani MBS	-	Surkhet	20	Conflict among members
66	Sundar Nepal	Bheri Samudayik MB	-	Surkhet	18	Internal Clash
67	Sundar Nepal	Tribeni MBS	-	Surkhet	20	Internal Clash
68	Sundar Nepal	Sunaaulo MBS	-	Surkhet	21	Internal Clash
				Total	1178	

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Appendix VII

Information on Replicated Groups**Eastern Region:**

S.N.	District	New Group's Name	Address	# Of Women	Replicated By
1	Sunsari	Manakamana MBS	Hansposa-2, Tarahara	12	Uthan Village Bank, Tarahara
2	Sunsari	Bipanna Mahila MBS	Hansposa-2, Tarahara	15	Schham Village Bank, Tarahara
3	Morang	Samjhana MBS	Urlabari-5, Morang	13	Uthan Village Bank, Urlabari
4	Siraha	NRC Village Bank	Suhipur-6, Siraha	22	Nepal Red Cross Society, Suhipur
5	Siraha	NRC Mihila Bachat Samuha	Suhipur-6, Siraha	27	Nepal Red Cross Society, Suhipur
6	Jhapa	Tharu Women Saving Group	Dudhe-5, Satashidham	17	Kanuni Pratibha Vilalge Bank, Jhapa
Total				106	

Central Region:

S.N.	District	New Group's Name	Address	# Of Women	Replicated By
1	Bara	Kuhkura Palan Samuha	Kohalbi, Khaira	12	Bakhra Palan WSG, Kolbe
2	Bara	Bhainsi Palan Samuha	Kohalbi, Bavani	12	Bakhra Palan WSG, Kolbe
3	Bara	Kuhkura Palan Samuha	Kohalbi, Mathwa	12	Bakhra Palan WSG, Kolbe
4	Sarlahi	Mahila Bachat WSG	Netrajunj-6, Nawalpur	25	Renuka Paudel
5	Sarlahi	Jana Jagriti Women's Saving Org.	Rajghat-4, Sarlahi	40	Golmed Villave Bank
6	Sarlahi	Panch Kumari Women's Saving Group	Jabdi-6, Haribhawan	23	Him Shikhar Village bank
7	Sarlahi	Pranami Women's Saving Group	Rajghat-8, Sarlahi	16	Janaki Village Bank
8	Sarlahi	Him Shikhar Women's Saving Group	Dhunge-3, Kerabari	18	Sunaulo Village Bank
9	Rupandehi	Dhaulagiri Community Women's Org.	Kotihawa-8, Supauli	31	n/a
10	Rupandehi	Supauli Community Women's Org.	Kotihawa-8, Supauli	33	n/a
11	Bara	Pragati Women's Saving Group	Nijgarh-5, Shantitole	11	Mahila Bachat Village Bank
12	Bara	Mahila Jagriti Women's Saving Group	Nijgarh-5, Bara	21	Mahila Bachat Village Bank
13	Bara	Om Shanti Women's Saving Group	Nijgarh-4, Bara	15	Mahila Kalyan Village Bank
14	Bara	Ama Samuha	Kohalbi-4, Khaira	27	Kuhkura Palan Samuha
15	Bara	Mahila Bachat Samuha	Kohalbi-1, Bara	27	Kuhkura Palan Samuha
16	Bara	Bakhra Palan Samuha	Kohalbi-1, Bara	10	Kuhkura Palan Samuha
17	Bara	Jigyansu Bachat Samuha	Katuwa Prasauni-9	15	Godawari Village Bank
18	Bara	Group No 5	Lal Ratnapur-8	12	Lal Mahila Bachat Samuha
19	Bara	Group No 7	Ratnapur-6	13	Lal Mahila Bachat Samuha
Total				373	

Information on Replicated Groups

Western Region:

S.N.	District	New Group's Name	Address	# Of Women	Replicated By
1	Bankey	Bageshowri VB	Kohalpur VDC, NCCN	26	NGO, Jagreete VB Jointly
2	Bankey	Chandra Mahila VB	Kohalpur, Viddyanagar	22	NGO, Jagreete VB Jointly
3	Bankey	Binda Bashini VB	Pipari, Kohalpur	25	NGO, Jagreete VB Jointly
4	Bankey	Srijana VB	Nepalgunj, Buspark	22	NGO, Dewafulbari VB Jointly
5	Bankey	Jyoti VB	Samsergung	29	Pragati Mahila VB,
6	Kailali	Janjyoti VB	Dhangadhi Np, Jai -5	30	Manakamana VB
7	Surkhet	Juntara M.B.S	Utterganga-9	13	Himal VB
8	Surkhet	Pachhauri M.B.S	Utterganga-7	17	Gangamala VB
9	Surkhet	Uttasha M.B.S	Utterganga-2	12	Sandesh VB
10	Surkhet	Sayapatree M.B.S	Utterganga-5	12	gangamala VB
11	Surkhet	Basanti Mahila VB	Mehalkuna-1	20	Bheri Samudayik Bikash Sanstha
12	Kanchanpur	Upkar VB	Kaalika-4	20	Punarbans Co-operative Society
13	Kanchanpur	Basanta Mahila VB	Rampur, Bilashpur-5	20	Public Awareness Campaign
14	Bardiya	Laliguras MBS	Manpur Tapara-2	26	Manpur Youth Society
15	Bardiya	Samudayik Ban Bikash Tatha MBS	Manpur Tapara-2	50	Manpur Youth Society
16	Bardiya	Samjhana MBS	Manpur Tapara-2	25	Manpur Youth Society
17	Bardiya	Pragatishil VB	Mainapokhar Kadhariya	26	Manpur Youth Society
Total				395	