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A MICRO PERSPECTIVE ON POVERTY: A CASE STUDY OF POKHARA

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STRENGTHENING INSTITUTIONAL CAPACITY IN THE

FOOD AND AGRICULTURAL SECTOR IN NEPAL

FOREWORD

This Rural Poverty Research Paper Series is funded through the project, "Strengthening Institutional Capacity in the Food and Agricultural Sector in Nepal," a cooperative effort by the Ministry of Agriculture (MOA) of His Majesty's Government of Nepal and the Winrock International Institute for Agricultural Development. This project has been made possible by substantial financial support from the U.S. Agency for International Development (USAID), the German Agency for Technical Cooperation (GTZ), the Canadian International Development Research Centre (IDRC), and the Ford Foundation.

One of the most important activities of this project is funding for problem-oriented research by young professional staff of agricultural agencies of the MOA and related institutions, as well as for concerned individuals in the private sector. This research is carried out with the active professional assistance of the Winrock staff.

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A MICRO PERSPECTIVE ON POVERTY:

A CASE STUDY OF POKHARA

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Bhupa Das Rajbhandari*

INTRODUCTION

Nepal is one of the world's least developed nations, with an economy based on agriculture and characterized by increasing poverty, illiteracy, and underdeveloped resources. The economic performance of Nepal in the past two decades has been declining or at best stagnating in relation to its per capita income. Traditionally, the poor have lived off of their agricultural labor to survive. The effects of governmental policies, programs, and institutions are hardly felt by them.

Statement of the Problem

At the macro level, Nepal's poverty has been attributed to the underdeveloped structure of production, a high population growth rate, lack of "political will," lack of marketing facilities, archaic technology, underemployment, unemployment, subsistence foreign aid, and administrative inefficiency (including graft). The nature of poverty at the micro level, on the other hand, is usually viewed in terms of low caloric intake, lack of basic health facilities, illiteracy, high infant mortality, inadequate shelter, low buying power, and migration.

Valid macro perspectives are necessary for an overall understanding and alleviation of poverty in Nepal. This should not, however, diminish the importance of studying urban poverty at the micro level. Indeed, micro studies of urban poverty hold certain intrinsic advantages over macro perspectives, although the latter are by nature more comprehensive. Nepal's economy is not integrated at the national level. Micro studies are much better equipped to handle variations among communities and households in various regions.

Although essentially stagnant, several structural changes have occurred within the Nepali economy. The growth of a cash economy and wage labor--concomitant with the loosening of patron-client bonds and the capitalization of agriculture in the Tarai and towns--urbanization, and a substantial flow of external resources, are some of these changes. A macro perspective, because it is intrinsically aggregate,

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is likely to gloss over these changes. A micro perspective, because it is focused, is likely to trace the changing economic contours in a more precise manner. Micro studies are also essential for evaluating the impact of development programs on a given location, sector, or group.

Objectives

This study analyzes the micro perspective factors of poverty in an urban community of Pokhara. More specifically, the objectives of this study are:

1. Identify the nature of poverty at the micro level.

2. Determine the distribution of poverty in Pokhara.

3. Trace community and household specific causes of poverty.

4. Assess the impact of government sponsored and other programs on poor households.

5. Explore emic ("outside") and etic ("inside") images of poverty.

Limitations

This study has the following limitations:

1. This study is confined to a small community, and generalizations made may not be equally applicable to other urban or rural areas of Nepal.

2. The research looks at a specific area to determine the nature, causes, etic and emic images, and distribution of poverty in a micro perspective for an urban area.

3. Data from this study has been analyzed using relatively simple statistical techniques.

METHODOLOGY

The findings of this study are based on field data collected by traditional anthropological field work methods carried out from July 15 to August 1, 1985 in Chadika Tole, Batulechaur, Pokhara town panchayat.

The study is based on both exploratory and descriptive research. An exploratory research design was used to gather information about the community and households in terms of the nature, cause, and etic and emic images of poverty in the study area. Descriptive statistics were used to interpret the quantitative data gathered from the survey.

Primary data was collected using questionnaires to interview the respondents and through field observations. Secondary information was gained from various related agency publications and papers.

All the households in the community were surveyed for information about family size, structure and traditions, demography, resource ownership and use characteristics, labor productivity, and expenditure patterns for basic needs. This information was used in conjunction with other information about the community to make a community profile and policy recommendations.

Poor households have been classified on the basis of economic ranking, made by the heads of the households themselves. Four of the surveyed households--two relatively poor and two relatively rich--were selected for intensive case study analysis.

Setting

Chadika Tole, Betulechaur is north of Pokhara, about two kilometers from the main bazaar of Mahendrapul. The study area is roughly 500 square meters. The total population of the study area consists of approximately 170 individuals, or 32 households of Brahmin, Chhetri, Newar, Gurung, Magar, Kami, and Gaine castes. Most of the population are dependent on agriculture and agricultural labor, and either have no land or not enough land to provide for their daily existence. Therefore, most of the population of this area depend on income from traditional occupations, small business, and even begging to satisfy basic needs.

The largest percentage of school attendance is found at the primary levels where education is free. After the primary levels, expenses for school fees, books, and related materials increase dramatically to the point where it is no longer economically possible for the poor to afford schooling.

There is one health post in the area but very few people use this post because they claim there is no doctor, medicine, or other basic facilities available. In case of emergency, the respondents usually go to the private clinic in the bazaar.

A Women's Training Centre lies just south of this area. Every year it conducts training for unskilled women in different fields. It is a Regional Development Training Centre, recruiting quotas of women for training from different districts of the Western Development Region.

There are no drinking water taps in the study area. The nearest drinking water tap is approximately 700 meters from the community. A supply pipe has broken nearby so at the time of this study it was possible them to bring water from there. For bathing and washing however, they must go to the Seti River which is some distance away.

FINDINGS

The majority of Nepalese poor are peasants: agricultural production and raising livestock are their main means of support. In rural areas production is for self-consumption. In the urban areas, however, the situation is much different because there is a lower level of agricultural activity. Urban poor almost always work for others.

Occupation

The kinds of occupations in the study area are exceptional compared to other urban areas. Urban areas usually have large percentages of shopkeepers, servicemen, small scale industrial workers, and laborers, while in the study area, there is a high percentage of the Gaine or musician caste.

Table 1. Occupational Distribution of Population

	Main occupation		Part time occupation	
Occupation	Household	Percentage	Household	Percentage
Musician	8	25.0	-	-
Tea shop owner	7	22.0	-	-
Service man	6	19.0	-	-
Caste occupation (tailor, blacksmith)	5	16.0	-	-
Farmer	2	6.0	-	-
Worker	2	6.0	-	-
Porter	1	3.0	8	25.0
Beggar	1	3.0	6	19.0
Fisherman	-	-	5	16.0
Total	32	100.0	19	60.0

Source: Field survey.

Although Pokhara is one of the main tourist centers of Nepal, none of the households in the area are actively engaged in this business, excluding the Gaine caste musicians who play for tourists, as a main occupation. This may be due in part to the low level of literacy of the study area population.

Education

While 24 percent of the national population is literate, only 22 percent of the surveyed community has had some education. The traditions of a Gaine family starts young children in learning the musician's trade, resulting in a very low level of education. The respondents stated that the economically poor environment in which they live is the main reason they do not send their children to school at higher levels.

Table 2. Education in Study Area

Educational level	Individuals	Percentage
Illiterate	133	78.0
Primary level	21	12.0
Lower secondary and secondary level	15	9.0
Intermediate in Arts and above	1	1.0
Total	170	100.0

Source: Field survey.

Income Distribution

Average per household annual income is NRs.10,469 and per individual annual income is NRs.1976, while the monthly income per person is NRs.162. These figures seem fairly high in comparison with the national (1977/78) monthly income of NRs.92 for urban Nepal (Risal, 1976). However, this is mainly because of changes in the value of money since 1977/78 and most of the people in the study area are either poor or very poor by current standards.

Table 3. Annual Income Distribution of the Study Area Population

Annual income	Mid point	Household number	Percent
Under NRs.5000	2500	4	13.0
NRs. 5000 - 10000	7500	11	34.0
NRs.10000 - 15000	12500	12	38.0
NRs.15000 - 20000	17500	4	12.0
NRs.20000 - 25000	22500	1	3.0
Total		32	100.0

Source: Field survey.

Expenses

Most of the main household expenses are food and other basic needs such as clothing, education, health, and house repairs. In addition, income is also spent on marriage ceremonies and religious festivals.

Housing

All of the houses in the study area are made of mud and stone with tin roofs. Poor houses have only one story with a small yard while relatively rich houses are two-storyed with bigger yards. The poorest houses are in disrepair, while richer households have been able to make more regular and major repairs on their houses.

Most of the poorer families possess only simple aluminum cooking and eating utensils, while the relatively richer households may have more steel, copper, and bronze utensils which are more expensive. The poorer households also possess fewer furnishings.

Food Consumption

In the study area, food consumption patterns, which should consist of two meals of rice, lentils, and vegetables a day, do not meet simple daily requirements. As it is a tourist center, Pokhara's market prices are relatively high. The poor and very poor households cannot afford two meals a day. Only occasionally, especially during major festivals will a poor family consume a "normal" meal let alone two. The meals they do eat are cheap bread or cornmeal mush, low quality rice, and a spicy soup. Besides these foods, fish may be a major component of the fisherman's diet. The few relatively rich families can usually afford two relatively "normal" meals a day and can afford higher quality rice and vegetables occasionally eating meat. Tea and other small snacks may also be consumed by these families.

Drinking Water and Health Facilities

Safe drinking water facilities are nonexistent in the immediate study area and other facilities like water taps are insufficient. The shortage of a safe drinking water supply contributes to health problems in the area.

Most of the people do not go to the hospital for health care. Only 12 percent of the households used either the hospital or local private clinics. There is only one health post nearby which has an insufficient supply of medicine and trained personnel. Consequently, the people prefer to go to the zonal hospital, or a private clinic with their health problems or nowhere at all. Transportation to the hospital or clinic is usually too expensive for the poor.

Distribution of Poverty

There is reason to believe that the incidence of economic and social problems in Nepal have been increasing over the past few years because of declining agricultural productivity, unequal distribution of economic outputs, and the continued lack of diversity in production. The following table presents an approximate distribution of poverty in the study area.

Table 4. Distribution of Poverty

Income level	Households	Percent
Very poor	15	47.0
Poor	12	37.0
Relatively rich	5	16.0
Total	32	100.0

Source: Field survey.

Those families reporting annual earnings of up to NRs.10,000 and from NRs.10,000 to NRs.20,000 are categorized as very poor and poor, respectively. Those families earning more than an annual income of NRs.20,000 are considered relatively rich. The very poor families, who are not able to solve their basic food and clothing requirements, are defined as living under the poverty line. Forty-seven percent of the respondent families are living under the poverty line which is over the national average of 41 percent (NPC, 1981).

The traditional occupation and untouchable caste groups, such as the tailors, blacksmiths, and musicians constitute most of the very poor. Gurung, Magar, and Tamang castes are in relatively better positions, while Chhetri and Brahmin castes are more wealthy. The traditional unproductive occupations such as musician and the untouchable caste members' psychology of the suppressed are thought to be important factors influencing poverty distribution in the study area.

Community and Household Specific Causes of Poverty

Population growth, environmental deterioration, and low agricultural productivity, are widely accepted as macro level causes of the overwhelming poverty in Nepal. In this study, the micro level, household and community specific causes of urban poverty were observed as follows:

Table 5. Causes of Poverty

Causes	Individuals	Percent
Lack of education, technical skills	30	23.0
Male dominated households	25	19.0
Lack of land resources	24	18.0
Expensive consumers goods	23	17.0
Traditional musician community	15	11.0
Underemployment	14	10.0
Low productivity	2	2.0
Total	133	100.0

Source: Field survey.

Impact of Development Programs on Poor Households

Various development projects have been launched all over Nepal in recent years. The Integrated Rural Development Projects and Small Farmer Development Projects were started to promote an improvement of the living conditions of the poor. These projects focus on fulfilling basic needs of the people. Unfortunately, some studies have concluded these projects have not reached the poorest of the poor (Amatya, 1983; Upadhyaya, 1984).

Likewise, it is the occupational caste groups that are the poorest in the study area. These groups are not reached by development projects and need particular attention. Only indirect benefits are

gained from the improvement of road facilities, and the impact of government sponsored and other development projects is minimal and indirect at best.

Etic and Emic Images of Poverty

Etic images, or the "outside view," of the lower caste groups such as tailors, blacksmiths, and musicians differ from those of small businessmen and low level technicians. Lower status caste groups have the minimum of basic needs and appear physically unhealthy, dirty, and depressed. Their surroundings are slum-like with unsanitary conditions.

The condition of small businessmen and low level technicians looked better--the houses cleaner and less crowded. Even though these groups appeared dirty and unhealthy, their clothes were of higher quality than the lower castes.

From an emic, or "inside view," however, richer and high caste groups during interviews insisted that they were the poorest and lived in the worst conditions. The emic images of the lower status groups did not differ from this view. Most of the respondents believe that position in life depends upon the will of the gods. The lower caste groups are fatalistic and uninterested in initiating programs to change conditions. Their feelings about membership in a lower caste group reduces their interaction with higher castes. Consequently, they lag behind other groups in understanding the value or concept of community development. Minimal communication between caste communities may also be a reason why the poorest castes are not reached by local development projects.

Within these lower caste households, sexual roles also contribute to the dynamics of poverty. Women are rarely educated or involved in development activities. When asked why they do not send their children to school, the women cited lack of money for educational materials, even though primary education is free. On the other hand, money is spent on liquor and fulfilling immediate daily needs.

CASE STUDIES

Mrs. Loki Maya Gandarwa

Mrs. Loki Maya Gandarwa lives in Chandika Tole, Betulechaur with her five children. She belongs to the untouchable musician community in Pokhara town panchayat. After the death of her husband two years ago, Loki Maya became the head of her large family without any effective means of support. The family now lives in a small house and live below the subsistence level.

> You should know we are just musicians. I can still remember when I used to dance and sing as a small girl. We always thought of this as our way of life and as a way to earn enough for our survival. We did not think of learning any alternative skills because we were musicians. And at that time we could not think of going to school. We knew we would not get admission because of our caste; schools were for the rich and higher castes and for the boys. There was no question of women's education. But now times are changing. I

can see so many girls going to school and even to colleges. But now I am too old and also have a family to support.

Many people came to Pokhara to find jobs but many people also left for bigger cities, in hope of finding better jobs. We also left Pokhara and moved to Kathmandu to try our luck at a better life. My husband got a job for Radio Nepal on a contract basis. He also used to get some private contracts for giving background music to individual singers. So altogether he was earning about NRs.1500 per month.

Unfortunately, my husband began suffering from TB. He was a bit careless about his health. Many times I complained about his drinking and smoking habits but what to do? Despite all our efforts and the money we spent on his treatment, he died. And we hardly had any money saved. We even had to borrow money from our relatives for his funeral ceremony.

Now my life has completely changed. I must beg around the villages and in Pokhara for the sake of my family. Sometimes, however, I sell fruits or vegetables if it is the season and if I have the money to buy fruit or vegetables from the wholesaler. But even this job does not pay enough for our every day living, especially since the market prices of other goods keep going up so quickly. I'm forced to beg quite often. Begging has become another professional occupation for many musicians. So has fishing. But I can't fish, so I beg, despite the humiliation.

Sometimes my first son, who is 15 years old, can find work. He is working now hauling bricks for the construction of the Engineering Campus, earning NRs.14 a day. But if it's a half day, then of course he earns only NRs.7 and soon this job will end.

None of my children are going to school because I do not have the capacity to send them. Even when they are sick, it is very difficult for me to get the money for their treatment.

Some members of the musician community expressed an interest in doing something to improve their situation, although they seem pessimistic about the possibility learning a new profession. Individuals like Loki Maya are also interested in learning about basic health care and family planning. They do not trust or expect to get treatment from the local health post, which is only 100 meters away, because they say it does not have even the most basic medicines and there is no doctor.

Although a Women's Training Centre is also only a short distance away, no women in the musician community have taken a training course there. Most of the women interviewed did not know of the center's existence. Others said they could not afford to take the time away from their families, even if such a training were offered to them--which has not occured.

Chok Bahadur Gayak

Chok Bahadur Gayak lives in Chandika tole, Batulechaur with his wife, daughter, and two sons. He is 28 years old and is now studying for

his Bachelor of Science in his final year at Punjab Agriculture University. His forefathers were musicians, singers, and fisherman. Chok Bahadur's house is old and dilapidated.

Chok Bahadur is the only man in his community who is getting an advanced degree, and who is working for the government service in a technical post. In high school, he was always first in his class and even received a scholarship through his 10th class studies. However, even then he had to struggle to buy school supplies. After finishing secondary school he got a job at the Agriculture Development Section as a Junior Technical Assistant. Later on, he applied for a scholarship to study agriculture in India. He says he was lucky to receive the scholarship although he worked hard to pass the interviews and examinations with high marks, and that everyone knows there is not a single person from the musician community who was a high post in the present government administration.

Compared with other members of his community, Chok Bahadur is now doing quite well financially. He and his family however, are still struggling to make ends meet. Chok Bahadur earns NRs.715 monthly from the Agriculture Development Section, Kaski District and was able to save some of his scholarship money while in India to bring back home. The family also owns four ropanies of poor unirrigated land, where they grow foodgrains, but this is not enough to feed the family. Altogether he and his family spend about NRs.1200 per month on food, clothes, and medicine. These days he does not celebrate the occasional religious ceremonies or festivals as he feels these rituals are too costly.

Chok Bahadur hopes to help his community after he finishes his studies. The musician community owns 1.5 hectares of unirrigated land. Chok Bahadur wants to get a loan from the Agricultural Development Bank to plant fruit trees on this land. He hopes that the whole community will volunteer labor for this project because it is the their land. His main objective is to employ the musician community to raise their daily incomes and make enough profit to start other income-generating programs. Although Chok Bahadur has an education and some good ideas about how to develop his community, there is little community support for his ideas.

Chok Bahadur is an example of human potential, although he has had to struggle to achieve his goals. He is continuing to struggle and is slowly becoming frustrated by the hurdles in his way. The government should be aware that such people exist in the poorer communities and could help their communities if given the chance. This means giving educational and training support in the form of giving scholarships and preferential treatment to backward and untouchable communities.

Barta Narayan Manandhar

Barta Narayan Manandhar is 73 years old and the head of his nine member extended family. His son Syam is the main financial supporter of the family. The family is large and is continuing to grow which makes it difficult to support.

Barta Narayan brought his family, to Pokhara from Banepa almost 26 years ago. Barta relates how his father's land in Banepa could not be

split among all of his brothers and still support a family. So Barta decided to try his luck in Pokhara.

At first it was very difficult for his family without a house or secure means of support. Gradually, the Manandhars opened a homemade liquor shop and made enough money to send their sons to school. Soon after, a son and a daughter were born, and the liquor shop became less profitable as more such shops began around Pokhara. The family decided to close the uprofitable liquor shop after a son died.

Syam is now 32 and dropped out of school in the 10th class. He got a job selling bread for a big company. Over time this job has been able to support his large family at a relatively low level. The Manandhars have effectively exploited the side benefits of Syam's job. Syam's wife has set up a mobile tea and bread shop and supplements the family's income by selling tea and bread to early morning travellers.

Syam and his wife support the entire nine member family. Their combined incomes is about NRs.1500 per month. Their main expenditures are on food, clothing, and medicene. The family spends about NRs.1000 per year on medicines, especially for Syam's sister who needs regular TB treatment. The family's expenditures on education are still low as most of the children are young.

In a few years, the family's expenses will increase for education. If Syam's brother marries, his wife and children will add to the pressure of supporting an extended family. If Syam's brother could find a job, a lot of these present and future pressures could be alleviated.

This case brings into focus the two main areas where the government could aid families like the Manandhars. The government should provide small business loans and expanded opportunities for gainful employment, as well as redouble efforts in family planning.

The problem of large families draining away financial resources is not new. However, family planning efforts have had minimal results, especially in poor communities, probably because of the high mortality rate--fewer children makes old age care insecure. Efforts should be redoubled for family planning and basic health care in the poorer communities. Otherwise large families will continue to struggle for their day to day survival.

These programs would benefit families such as the Manandhars, that are business-minded, yet hampered by problems of unemployment, size, and sickness.

Min Bahadur Gurung

Min Bahadur Gurung lives with his wife, two younger brothers, younger sister, and one small daughter. He is 29 years old, and is a mason and a carpenter, as are his two younger brothers. His wife works as a handloom weaver at the Pokhara Cottage Industries. They are relatively better off than a lot of the other members in the community.

Min Bahadur's original home was in Lamjung district. After his parents died, Min Bahadur moved to Pokhara, where he has been living for ten years. In Lamjung, he owned a small house and a little land. However, because of the decreasing productivity of his land, lack of job opportunities in the village, and a large family to support, Min Bahadur migrated to Pokhara in search of work.

When he came to Pokhara, Min Bahadur did not have any technical skills or educational background. He had only studied up to class five, quitting because of the expense. As the eldest son, Min Bahadur had to look after his whole family when his parents died.

In Pokhara, he started working as an apprentice at the Pokhara Industrial Estate. He began earning between NRs.250 and 300 per month, which was sufficient to support one person. Min Bahadur called his second brother from the village and helped him learn the same profession. Later they brought their other brother and sister to stay with them in Pokhara. His younger brother also got an opportunity to learn the same job. Min Bahadur married and there are now six members in Min Bahadur's extended family.

Min Bahadur's wife was able to pay for training by a private handloom training school. She now earns an average of NRs.450 per month and thinks her investment in training is paying off.

The family's average income is about NRs.2500 per month and their joint expenditures for food, clothing, and medicine are about NRs.1500 per month. Last year, Min Bahadur also spent a great deal of his savings for house repairs which cost around NRs.5000. He also had to spend a great deal on medicine and related supplies when his wife was in labor with a difficult birth.

Obviously, the opportunity to become skilled has helped Min Bahadur's family. Training programs should be expanded and closely supervised by the government so that those who are truly interested can join. The quota and plan-emphasized trainings should be revised in order to allow those who need the trainings to receive them. In addition, the expansion of day care facilities would increase the opportunities for women to participate in trainings. Loan availability should also be made known to the participants in the trainings so that after gaining some skills, they could open a small business of their own or work in other income-generating programs.

Central to the condition of the poor is the fact that they migrated from the land to the cities in search of jobs. Many are not as lucky as Min Bahadur's family. The basic problems of land productivity and land allotment must be effectively dealt with by the government and all agencies related to agriculture development. Without basic agricultural improvement in the hill areas, poverty and unemployment will continue in the cities and towns.

CONCLUSION AND RECOMMENDATIONS

In the study area, the majority of people are illiterate and not included in local development projects. The musician community is especially poor. Traditionally they are handicapped in terms of deve-

loping more profitable skills. Reliance on a traditional occupation is a direct result of the societal constaints placed on untouchable castes. A vicious circle exists because their status makes them dependent on traditional occupations in order to fit into society. Yet these occupations receive the lowest incomes, especially in urban areas.

Consequently, these low income earners live in small houses under crowded, unsanitary conditions. The lack of reliable health care and clean water supply facilities contributes to poor health in the community. Because the urban market is more expensive, the daily income of the respondents is increasingly inadequate to purchase even a day's food. Overall, inhabitants of the study area survive on an inadequate diet and a general lack of necessities.

Recommendations

1. Compulsory education for boys and girls should be instituted, especially for untouchable castes. Nonformal education programs should be increased, and integrated into health and sanitation programs, family planning education, and other community development projects. Follow-up and refresher courses should also be established, and free scholarships and technical training extended to talented students of this community.

2. The musician caste has been dependent on this occupation for centuries. This occupation, however, cannot provide a sufficient living under current economic conditions. This caste should be targeted for special training in other occupations such as tailoring, mechanics, or tourism.

3. Health and drinking water facilities are extremely poor in the study area. A few members of the community should be given simple training in the maintenance and repair of local water taps. These individuals could then help educate the community on the importance of pure drinking water and to store water during times of scarcity. Similarly, two or three women in the community should receive training in child care, nutrition, family planning, and hygiene. In this way a trusted health care resource would be available to the community on a daily basis.

4. Both poor men and women need technical training to adapt to a rapidly changing urban economy. While unemployed men can usually find low paying jobs such as portering, this income is insufficient to support a family. These men need technical occupational training and their children should be targeted to receive free vocational education to help the family in the future. The programs through the Women Development Section of the Ministry of Local and Town Panchayats such as Production Credit for Rural Women, Rural Income Generating Project, and the Women's Training Centre should target the poorest women by organizing action projects and special trainings.

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