

Sustainability Review  
2025

# Learnings from an Income Generating Project in Nepal

JANUARY 2016 TO DECEMBER 2020



# Background and Purpose

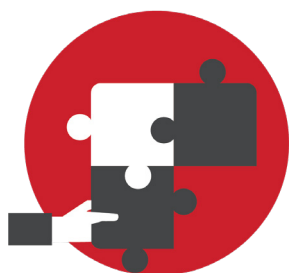
From January 2016 to December 2020, CBM Nepal supported the second phase of Saksham Mahila - a project that aimed to empower people with disabilities, with a particular focus on women with disabilities, in the Banke and Kanchanpur districts of Nepal on their socio-economic and political fronts. Implemented through CBM's local partner, the Nepal Disabled Women Association, the project sought to support people with disabilities through the establishment of Self-Help Groups and Savings and Credit Groups, small business opportunities, enhancing their political participation and improving access to inclusive service providers. 640 people were involved in the project, with 42 Self-Help Groups formed with 454 female and 106 male members, and over 200 people supported to develop business plans.

**The purpose of this review was to investigate the sustained impact of the project three years after CBM support ended and identify key elements that have either contributed to or undermined the sustainability of outcomes. Drawing on the learnings that have emerged, it offers CBM and others in the development sector a set of recommendations to improve the sustainability of future projects.**

## Project Impact



**Economic situation:** The project boosted economic activities among Self-Help Group members, however, due to limited resources and the lack of ongoing support, the impact and benefits of these activities were not fully realised in the wider community. Although Self-Help Group members participated actively in Saving and Credit Groups and formed larger cooperatives, further efforts were needed to improve their overall economic situation.



**Community participation:** People with disabilities saw a gradual increase in community participation and a positive shift in attitudes towards them, leading to greater social acceptance. However, many community members still tended to view them with pity rather than recognising their abilities and potential. Greater awareness of disability rights is needed.



**Political engagement:** Participation of women with disabilities in local politics remained low. While the involvement of members from the Nepal Disabled Women Association member improved, only 5% of Self-Help Group members engaged in local politics in some way. More targeted activities were needed to enhance their political participation.



# Sustainability Overview

Sustaining positive project outcomes beyond the life of the project is a complex task that requires foresight and planning. Initially, the project was designed to be implemented in 17 Village Development Committees in Banke and Kanchanpur. However, following the local election in 2017, local level structures changed, and the project did not account for these changes in the design. This led to difficulties in implementing and coordinating activities. Compounding this was the fact that the project area was somewhat dispersed, with some areas hard to reach.

The project was implemented by the Nepal Disabled Women Association who have a regional office in Kanchanpur, and a sub-partner in Banke. The final evaluation highlighted how the field project coordinator focused attention on activities in Kanchanpur, with minimal visits to Banke. While there was a verbal understanding that the partner in Banke would act as a focal person for activities in Banke, it was without any budget allocation. There was confusion over the roles and responsibilities of the sub-partner, the field program officer, and community mobilisers in Kanchanpur district.

Despite having a mechanism in place, the absence of a strategic action plan and mobilisation strategy has hindered the continuation of the projects' positive outcomes. For example, there was an assumption that empowered Self-Help Group members would naturally advocate for the rights and benefits of people with disabilities within their communities' post-project, yet a concrete strategy and specific interventions to support this was lacking.

Furthermore, while local government has the potential to maintain project outcomes, there needed to be a greater understanding and awareness of disability rights and inclusion for disability inclusive plans and policies to become embedded.

When CBM decided not to fund a subsequent phase, the project team continued to focus heavily on advocacy and campaign-based activities, instead of adopting a slowing down approach. People involved in the project were not aware that it was coming to an end and were not sufficiently supported or prepared to continue the work the project team had been supporting. This oversight undermined the project's sustainability, and was potentially partially due to CBM's abrupt departure. Following a thorough assessment of the partners organisational capacity, CBM implemented a new project aimed at internal capacity strengthening for the next three years, from 2021 to 2023.

During the project period, organisational and staff changes impacted both CBM and the Nepal Disabled Women's Association ability to manage the project. CBM experienced a major transition involving a significant restructure, including staff changes, which consequently affected its strategy for supporting the project. Similarly, while activities aimed at strengthening the capacity of the Nepal Disabled Women's Association were conducted, they were conducted in the initially years. As staff turnover occurred, there was no refresher training designed to maintain the chain of knowledge. This resulted in gaps in their understanding on disability and inclusion.

Lastly, the COVID 19 pandemic, with its restrictions on travel and group gatherings, hindered the establishment of a comprehensive exit plan and other essential actions for long-term sustainability. Despite the project making positive strides, especially in empowering individuals, its sustainability remains challenged.

# Methodology

This review aimed to assess which impacts of the project have been sustained three years after CBM support ended. We wanted to understand what has or has not been sustained across four key areas of the project, and identify key factors that have contributed to or undermined sustainability:

- Income generating activities
- The establishment and operation of cooperatives
- The formation and operation of Self-Help Groups and Savings and Credit Groups
- Inclusive service providers

## Review process

A steering committee, comprising of two members from CBM Nepal and one from Nepal Disabled Women Association senior management, guided the review. They oversaw the process, identified key components, and conducted desk reviews, interviews, and focus group discussions.

### Desk review

Essential documents were examined, including baseline and endline surveys and project evaluations, to gain insights into the project's impact on participants.

### Key informant interviews and group discussions

**Discussions with the Nepal Disabled Women's Association** offered in-depth knowledge and valuable perspectives on the realities during implementation.

**Virtual Group Interviews** with people involved in the project, including community volunteers and Savings and Credit Group leaders, enabled the steering committee to capture their experiences and delve into the nuances of their involvement and the impact of the intervention.

Three **Focus Group Discussions** were conducted - two with women's groups in Banke and Kanchanpur, and one with cooperative members in Kanchanpur. Each group included seven to 12 participants, gathering diverse opinions on the project's outcomes.

**Individual interviews and observation** were conducted via in home interviews with nine people with disabilities in Banke and Kanchanpur who participated in the project. Observations of their businesses provided additional context as did visits to a government health post and a Ward office.

**Key Informant Interviews** were held with three government authorities, including the Ward chairperson in Banke, the social development officer of Nepalganj sub-metropolitan city, and the in-charge of a health post in Kanchanpur. A public holiday during our field visit meant that interviews were conducted via telephone.



## Limitations

The below are the limitations and delimitations of this enquiry:

**Sample Size:** The inquiry's findings are based on a limited sample, which may not represent the project's diversity.

**Public Holiday:** A sudden holiday affected the ability for face-to face interactions with key stakeholders, limiting insights.

**Influence of Partners:** The presence of CBM and the Nepal Disabled Women Association may have caused participants to withhold candid responses.

## Ethical considerations

**Informed Consent:** Participants were briefed on the inquiry's purpose and assured that findings would not adversely affect ongoing or future projects. This commitment to transparency was aimed at fostering trust and ensuring that participants felt secure in sharing their experiences.

**Language:** Discussions were primarily in Nepali, with local facilitators assisting non-Nepali speakers to ensure meaningful participation.

**Pseudonyms:** Participants were assigned pseudonyms to protect their identities in the report.



Women with disabilities coming together to support each other in improving their savings.

# Sustainability Results

This enquiry looks at sustainability across four key areas, and considers:

1. Whether Self-Help Groups formed during the project have continued
2. Whether the cooperatives established by the project have continued
3. Whether income generating activities have continued
4. Whether local service providers have continued implementing disability inclusive policies and procedures

## Formation of Self-Help Groups

### Before the project

Initially, over 80% of women and girls with disabilities admitted they did not know much about disability rights, and more than 57% also had not taken part in any social groups, including making decisions within their own families. Acknowledging this, the project aimed to improve the lives of people with disabilities by encouraging them to step out of their households, increase their involvement in the community, advocate for their rights, and engage in economic empowerment activities. To achieve these goals, the project set a target to establish and promote Self-Help Groups with savings and credit activities for people with disabilities and their families.

### Project achievements

During the project, 42 Self-Help Groups were formed, engaging 640 individuals within community activities, including Savings and Credit Groups and disability right awareness raising. By the end of the project, Self-Help Group members were able to contribute economically to their family through their engagement in savings and credit activities (although the amount they were contributing did not significantly increase the family income).

### Saving and Credit Groups – what was involved?

Savings and Credit Group members were required to contribute a minimum amount to the group savings each month. Initially, the monthly savings was NRs 20 (CHF 0.10), which, in some groups, grew to NRs 200 (CHF 1.30) demonstrating strong group activity. At the end of the project, Savings and Credit Groups had invested NRs 30,000-90,000 (CHF 193 - 578). Some groups had a 12% annual rate of interest on credit. For individuals wanting to start or expand businesses, seed money was introduced for initial investments with no interest.

### Leadership

Beside the economic impacts, the project also generated some active leaders at the local level. The project contributed to the coordination and implementation of various initiatives for people with disabilities, through which women with disabilities gathered and united. This then formed a platform for awareness raising, advocacy and campaigns to ensure and protect the rights of people with disabilities. By the end of the project, 47% women with disabilities were participating in different community groups and networks.



## What has been sustained?

Three years after the project ended, it was found that of the 42 Self-Help Groups established during the project, five or six have managed to sustain themselves.

### Factors in sustaining Self-Help Groups

The primary reason for the continued existence of Self-Help Groups, as expressed by their members, is the essential role they play in meeting their needs. These groups not only provide financial benefits, such as seed money for small startups and immediate support during emergencies, but they also serve as platforms for emotional and social support among members. One member, a mother of two sons with intellectual disabilities, illustrates the kind of support the group provides to its members.

**“I always go to the group meetings. I’ve got loans several times from the group to start and continue raising goats. Now, I have some goats, and the money I make from them helps with our family expenses. We talk about our problems in the group, and even though my two sons and my husband can’t work, we figure things out together... We trust each other in the group, and I make sure to pay back my loan on time as well. We also occasionally visit our Ward office to talk about our rights. Our coordinator, Hira, consistently works on establishing connections with the municipality and, through this group, we are able to establish a link with our local government as well.”**

**- Self-Help Group member**

Through the Self-Help Groups, members are also supported to access disability benefits and essential services, as well as provided with support and protection when facing violence in their family and community. For example, we heard how one member had successfully accessed a disability identity card giving her access to certain benefits, and a social protection scheme, through her group’s connection with the municipal office.

Some of the features of the six Self-Help Groups that continue include:

- Highly dedicated group leaders
- Members who remain motivated
- Ability to maintain financial records and administrative processes.

## Strong leadership helps sustain Self-Help Group

### Mira's story

Mira, a 23-year-old woman with low vision, is a leader in one of the surviving Self-Help Groups, where she serves as the coordinator of the Savings and Credit Group.

Mira joined the Self-Help Group during a difficult financial period in her school years. Through this group, she accessed a scholarship and valuable training. This not only enabled her to complete her secondary education, but also led her to eventually take on the role of Saving and Credit Group coordinator.

The group's ongoing success can be partly attributed to Mira's education and strong leadership skills. This has enabled her to unite and support members, inspiring not only the group but also the wider community. Even during challenging times, when some members considered leaving, Mira's knowledge and dedication helped her stand firm and advocate for the collective voice of women with disabilities.

Although Mira is part of a Self-Help that has sustained itself, she acknowledges that the project concluded abruptly, lacked sustainable measures in the community, and that the impact of the COVID-19 pandemic further complicated the final years of project implementation. While she dreams of transforming her Saving and Credit Group into a well-established cooperative to benefit more members, she emphasises that to do this, the group needs ongoing support from organisations like the Nepal Disabled Women Association.

## Sustainability challenges

There are a number of reasons why many of the Self-Help Groups established during the project are not active today.

### Insufficient transition and post project action plan and a rise in conflict

Self-Help Groups did not have clear plan of action in place for their mobilisation beyond the project period. They had not implemented any specific measures to ensure the repayment of loans from their members and they were unable to keep up the administrative processes needed to support operations. This led some members to become reluctant to repay their loans, which resulted in conflict and a lack of trust between members, and ultimately undermined the sustainability of the groups.

**The project did not sufficiently support and prepare Self-Help Groups during the project exit phase. Self-Help Groups were not adequately trained on how to take over from the partner and continue administrative processes.**



Above: Having a solid education meant that Mira was well placed to lead the Self-Help Group.



## Poor post-project planning undermines group sustainability

### Reena's story

Reena is a woman with visual disability who previously served as the coordinator of a Savings and Credit Group that received seed money and technical support from the project. Now, the group no longer meets, and its once vibrant activities have come to a halt.

Reflecting on her experience, Reena expressed her disappointment, saying:

**“During the project period, our group met on a monthly basis. Community Mobilisers from the project also visited our meetings frequently and supported us to document our meeting minutes. However, as they did not allow us to handle the meeting minutes ourselves, we had never tried to meet and document the discussions and details of the group. We did not learn to document the minutes, nor did we have ideas for recording our saving credit details.”**

Further complicating matters, a defaulted loan from a group member led to a loss of trust and reluctance among others to save. Reena found herself unprepared to handle these financial and administrative challenges.

### Member turnover

Like the cooperatives they formed, Self-Help Groups were also faced with the challenge of members leaving or not being active due to chronic health issues or migration, and a lack of ongoing support or mentorship from the project.

### Integration into mainstream cooperatives

While some Self-Help Groups ceased to exist completely, others stopped due to integration into mainstream local cooperatives. Members of these Self-Help Groups worried that without registration, and with growing collective savings, that there was the potential for trouble. When they saw an opportunity to engage with the community on a larger scale, they decided to dissolve their groups to join existing cooperatives.

Members of one Self-Help Group chose not to integrate with other cooperatives due to the lack of disability inclusion provisions and trust issues with people without disabilities handling their money. This made them stick with their group and continue.

# Establishment and operation of cooperatives

## Before the project

Before the project, only 49 women with disabilities of the 310 surveyed were involved in cooperatives. While they were participating in some savings activities, they were unable to receive loans due to their perceived lack of ability to manage loans. Limited overall engagement in cooperatives was largely due to the absence of disability policies and other barriers preventing people with disabilities from accessing existing cooperatives. Remarkably, only one individual with a disability had connections with a micro-finance company.

While the project lacked specific exit and sustainability plans, it did plan to sustain the activities of Self-Help Groups by incorporating the groups into cooperatives. The project set a clear goal to establish and register two cooperatives specifically for women with disabilities - one in Banke and one in Kanchanpur districts.

## Project achievements

As the project neared the end, only one cooperative was established in Kanchanpur district. According to one member, it was “only possible going through so many provisos and challenges.” The cooperative had 110 members from various parts of Kanchanpur, with participants from different Savings and Credit Groups eager to engage in saving and credit activities.

**“At the beginning, we began with a deposit of NPR 10 (CHF 0.06) every month, and as time went on, we increased it to NPR 100 (CHF 0.64). The enthusiasm among all of us was palpable as we worked towards registering our very own cooperative. Despite being scattered across the district, the project staff provided invaluable support in collecting deposits and facilitating the disbursement of loan amounts. This assistance made it convenient for us to access loans promptly in times of need. In the past we couldn’t get a loan from any group or cooperative. They doubted our ability to pay back the loan amount.”**

***- Cooperative member with a visual disability.***

The plan to establish a cooperative in Banke did not eventuate. Instead, the final evaluation noted that there was a plan to coordinate and connect Self-Help Group members with other established cooperatives in the area to enable their savings and credit activities can continue and expand.



## Sustainability challenges

As the project ended, the cooperative also began to slow down until everything, including savings and credit activities, eventually stopped. Reasons why included:

### Late registration

The cooperative only got properly registered when the project was almost done. This meant that instead of the project team focusing on slowing down and handing over, time was spent navigating and tending to registration requirements.

**“It took a considerable amount of time for us to finally register the cooperative. Our attention was entirely consumed by navigating through various provisions and challenges during this process. Unfortunately, even after the project concluded, we couldn’t dedicate enough time to discuss how to effectively operate it.**

*- Cooperative member with a disability.*

### Lack of transparency and inadequate exit plan

Cooperative members were expecting the project to keep going a bit longer and provide essential support. They thought they would get things like startup cash, business loans, and some training through the cooperative. However, when the project abruptly stopped, members were faced with the challenge of shrinking support and attention from the central project team.

**While the project initially encouraged the establishment of the cooperative, it could not provide ongoing support to ensure its sustainability and there was a noticeable absence of discussions regarding long-term sustainability from the time of project’s inception, including exit plans.**

### Cooperative members not supported to take over activities

The cooperative served a scattered population, and until the project concluded, project staff members were responsible for collecting deposits and disbursing loans.

**Once the project ended, the cooperative found itself without any staff support or regular mentorship and unable to continue effectively. The cooperative was not sufficiently prepared or supported to take over operations.**

**“The project document lacked a specific plan for this phase. There was also a noticeable absence of capacity strengthening activities for cooperative management team on its operations too, though there were few trainings happened. Additionally, the central team was unable to connect us with any other capacity-strengthening schemes. If we had the opportunity to secure paid staff for at least an additional few years beyond the project’s scope, we could have effectively trained ourselves in the day-to-day operations of the cooperative. Unfortunately, the limited timeframe constrained our capacity-strengthening efforts, hindering our ability to develop the necessary skills for the cooperative’s sustained success.”**

*- Cooperative member with a disability.*

## Lack of trust – of cooperatives and among members

As time went on, some members became hesitant to repay their loans, leading to a breakdown in trust among the cooperative's members, with interference from some parents further complicating matters. For instance, there were some members who relied on their parents for financial support. However, some parents did not always provide the necessary deposits. While this could have been due to many reasons, the overall lack of trust in cooperatives generally across this part of Nepal did little to help. For example, in the media, negative attention towards cooperatives led some parents to pressure their adult children to withdraw from this cooperative.

**Without the support of the project, many parents did not trust in the capability of the cooperative and became suspicious of fraudulent activities.**

Compounding this issue, the lack of collateral from loan recipients and the absence of alternative provisions has left the group grappling with difficulties in repaying the loan amount.

## Lack of resources

Cooperative members lacked the necessary resources to continue being active. They faced operational challenges from the government who required the regular involvement of staff members, but which the cooperative could not afford to hire. As the burden of maintaining operations fell solely on the shoulders of the volunteer leaders, when some of them migrated from the locality, a leadership scarcity emerged.

## Income generating activities

### Before the project

The project's baseline survey report in 2016 painted a clear picture of the challenges faced by people with disabilities in the project area in relation to the circumstances surrounding their economic situation. Of the 318 people surveyed:

- **Over 90% of were grappling with unemployment**, relying on their families or parents for support.
- Shockingly, **69 % had no access to such loan provisions and savings**, with 15% of such respondents unaware of the availability of such services in their community. **Only one participant had managed to access loans from Microfinance Institutions**, highlighting the precarious financial situation faced by women with disabilities.
- A staggering **92% said they lacked any professional skills**. Those who did possess some skills were predominantly trained in traditional areas like sewing, cutting, and tailoring.



Right: Adapting to new circumstances, Sarawati now trains other women in tailoring.



## Project achievements

During the project, participants were supported with access to training (including vocational training, accounting and computers) and seed money to kick-start small businesses. 208 people received seed money ranging from NPR 3,000 to 20,000 (CHF 19.00 to 129.00), with 28 people accessing seed money twice. Of those surveyed at the end of the project, 56% received training. By the end of the project, groceries, small shops, tea-snacks, tailoring, and beauty parlors emerged as economically productive ventures, bringing in daily incomes between NPR 500 and 5,000 (CHF 3.00 to 32.00). Goat rearing also proved successful, with more than 80% of the supported individuals yielding annual incomes ranging from NPR 15,000 to 40,000 (CHF 95.00 to 253.00). By the end of the project, around 20% of seed money receivers had already repaid their seed money, indicating some progress towards positive economic impact.

## What has been sustained?

To understand the sustainability of income generating activities implemented through the project, nine households comprising both men and women with disabilities in districts were visited, all of whom had some involvement in the project. Interestingly, over half of the people spoken to had opted to discontinue their participation in their respective Saving and Credit Groups, yet they had persevered with their small businesses (with the other half being still involved in Saving and Credit Groups).

For Ful Kamari, a woman with disability, participating in the project has been life changing. The project not only provided her with access to training and money to start her business, a shop making and selling soft toys, but it also connected her to other services, such as the government's subsidy scheme and a bank to access a loan. Connecting to other services and stakeholders has been vital to the success of Ful Kamari's business, allowing it to flourish, earning NPR 60,000 (CHF 383) per month.

Building on her success, Ful Kamari is now a wholesaler for small shops. She is connected to her community, providing training to other people with and without disabilities, with Government and non-government agencies frequently utilising her services. These connections help sustain her business.

Today, Ful Kumari is not just a successful businesswoman but also the Vice President of the district chapter of the Nepal Disabled Women Association. Actively engaged in various social initiatives, she strives to encourage and support individuals, regardless of disability, to pursue entrepreneurship.



**“There are many factors that impact the success of an entrepreneur’s life. However, most of the tributes of my success go to the National Disabled Women Association and its friends. They were always with me, providing funds and solutions to all my troubles. I’ve not only earned money, but I’ve gained social recognition too. Now, I’m on the same journey with them. There are so many things still to be done to support women with disabilities who have not been given opportunities.”**

**- Ful Kumari**

Above: Ful Kumari is still thriving.

For Shiva and his wife, establishing and running a successful tailoring business was something they had always dreamed of, with family in the industry inspiring them. However, before engaging with the project, Shiva struggled to focus his attention and develop a business plan. Through the project, Shiva not only accessed training in tailoring and a sewing machine, he also received business development support, including guidance on how to set specific goals.

With support from the project team, as well as his family who help him with the commute, Shiva and his wife's business now sustains itself, achieving a net profit of NPF 13,000 (CHF 83) last month. Motivated by a desire to give their child the best education they can, their business has flourished, and their child is now attending private education.

**“Even before meeting with the project team, I had a dream for the business. The financial and emotional support that I got from the project boosted my aspiration and contributed to making myself stick to my target.”**

**-Shiva**



Shiva (left) and his wife now have a reliable business.

Similarly, for Bir Bahadur Rana, family support has been a critical factor in the sustainability of his business.



**“I used to be quite active supporting other people with disabilities, but now I've been dealing with health issues. Thankfully, my family has been a solid support, especially in keeping my shop running. This shop is a big deal for me because it's crucial for my self-employment. I got training from the project... [and] access to seed money to kickstart my shop. That support has made a world of difference... with the training and the seed money, I've managed to keep my shop going. It's not just a business for me, it's my way of staying independent and contributing to the community. It wouldn't be possible without the support of my family. They also depend on the income from that shop.”**

**-Bir Bahadur Rana**

Bir Bahadur (above) in his shop which continues with family support.



As evidenced by the perspectives of several Self-Help Group members who had launched small businesses during the project, there are several common factors that have contributed to the success of their business.

### Factors contributing to business success and sustainability:



**Family support:** business owners with family members who helped by providing support with things like transport to and from work or working in shops were more likely to succeed and be sustainable than business owners that did not have this extra support.



**Investing in ambitions:** for the project, investing in business ideas that participants were actually passionate about, or had existing knowledge of, were more likely to succeed and be sustainable than investing in businesses that people had no interest in or knowledge of.



**Set goals and plans:** Individuals with clear and specific business goals and a strong determination to succeed were more likely to have successful and sustainable businesses than those without set plans and ambitions.



**Connecting to multiple stakeholders:** Individuals with businesses that connected with multiple stakeholders, including other civil society organisations and non-governmental organisations, for ongoing financial, technical and emotional support were more likely to succeed and be sustainable than individuals who received a one-time investment through a single project only.

## Sustainability challenges

What we found from visiting and speaking to people involved in the project is that the challenges individuals faced in striving to sustain their businesses were multifaceted, and included:

### Insufficient resources

Support provided by the project, though well-intentioned, proved insufficient in addressing the needs of a larger number of participants. The allocated resources were not enough to create a significant impact on business sustainability. Some individuals admitted that the seed money provided by the project was relatively small, ranging from NPR 10,000 to 20,000 (CHF 64 to 128), depending on the nature of their business.

### Inadequate risk assumption and mitigation strategies

Another critical factor contributing to the discontinuation of businesses was the inadequate application of risk assumption and mitigation strategies. Effective risk management is integral to business sustainability, yet the absence of a robust strategy left businesses vulnerable to uncertainties. For example, in Khemkala's situation, factors associated with gender norms and roles, as well as the wider social-political context, ultimately compromised the sustainability of her business.

**"I used to be involved in goat rearing, but things took a turn, and I had to let that go. My focus shifted because my son Bishal started school, and being a mom, I needed to be there for him. Juggling domestic duties on top of that was hard. My husband works abroad, and handling everything on my own became quite a challenge. The insurgency activities in the area didn't make things any easier. It was a lot to bear – managing the household, taking care of Bishal, and dealing with the disruptions caused by the activities in the area. Life became pretty hectic. I had to make some tough choices, and goat rearing had to take a backseat... Now, I'm just doing my best to keep things together and make sure Bishal gets the education he deserves."**

**- Khemkala, mother of a person with an intellectual disability.**

### Lack of skills transfer and information sharing

The absence of a structured mechanism for skill transfer and information sharing within the Self-Help Groups exacerbated challenges. Although the project provided training on business development and management, including on how to manage a Savings and Credit Group, Self-Help Groups lacked a system for sharing these acquired skills among group members, impeding their ability to adapt and become resilient.

For instance, more than 200 individuals with disabilities received capacity-strengthening support from the project for developing their business plans. However, field observation revealed that no one had developed such plans. Not only did they lack the necessary skills for creating these plans, but many also did not perceive the need for them. Moreover, they did not engage in discussions within their groups to learn from each other.



## **Inadequate post project government support**

Local government initiatives play a pivotal role in creating environments conducive to small businesses. Yet, post-project, a significant void was observed in the form of specific programs from the municipality aimed at supporting businesses of people with disabilities. Despite the Nepal Women's Disabled Association lobbying the government to support the businesses of people with disabilities, the lack of tailored post-project support from the municipality for people with disabilities further compounded the challenges faced by business owners.

### **Unexpected challenges force Saraswati to adapt**

Saraswati, a 37-year-old woman with a physical disability, started her tailoring business with training and seed money she received from the project. Her success earned her respect in the community, and she dreamed of expanding to create jobs for others. However, after the sudden deaths of her husband and mother-in-law, along with caring for two family members with disabilities and her young son, her plans to expand seemed no longer feasible.

Despite seeking help from the local government, accessing a larger loan proved difficult. Adapting to her new responsibilities, Saraswati decided to set up a machine at home and train local women in tailoring to support her family and her son's education.

Having previously been in a Self-Help Group that dissolved due to conflicts, she joined a new one farther away. She highlighted the importance of these groups, stating:

**“We need a group of people like us. That gives us emotional support as well. I get various essential information from friends in the group.”**

Saraswati's story highlights the importance for project teams to conduct thorough risk assessments and implement strategies that enable individuals to adapt and mitigate against any challenges that may arise.

## **Disability inclusive plans and programs of service providers**

### **Before the project**

At the project's initiation, a significant gap existed in disability inclusive services, with over 63% of government authorities and service providers lacking policies and guidelines related to disability. 85% of people with disabilities surveyed also said they were unaware of disability related government services. Where people with disabilities were involved in services, it seemed more incidental than planned or strategic. Furthermore, none of the stakeholders collected disability-disaggregated data, and there was a noticeable absence of allocated budgets for the empowerment and development of women and girls with disabilities.

## Project achievements

As the project concluded, there was a moderate shift towards more disability inclusive plans and programs of community service providers, with 39 of the targeted 45 plans and programs visible. Community service providers underwent sensitisation in disability-inclusive development, initiating the development of action plans for disability inclusion. However, while most local governments allocated annual budgets for specific programs such as running income-generating activities, engaging in sports, and distributing assistive devices, the final project evaluation highlighted a lack of proper internalisation.

## What has been sustained?

Despite these initial challenges, disability inclusion plans within certain government programs continue to run effectively and benefit people with disabilities. For example, disability inclusion plans have led to the prioritisation of people with disabilities to certain services, the distribution of disability identity cards, accessible infrastructure, and the development of periodic inclusion plans. This was evident at one Health Post that is prioritising people with disabilities in their services and ensuring wheelchair accessibility. The renovated restrooms and ramps in the Ward office and Health Post, completed by the project, were also still functioning well.

## Wards demonstrating disability inclusion

During a visit to one of the Wards in Banke District, it was evident that efforts are being made to include people with disabilities in local plans and programs. This includes collecting disability data (something that was not being done in any of the project locations prior to the project), forming and activating the disability network at the Ward, conducting consultations with people with disabilities for annual budget preparation, and ensuring at least one ramp and accessible toilet in newly constructed buildings.

## Sustainability challenges

While some local governments demonstrated good disability inclusion practices, this was not seen across all and in all areas of work. Similar to what was seen before and during the project, some governments continue to lack regular action plans for disability inclusion and while budgets are being allocated specifically for disability inclusion, some seem more symbolic than substantial. As a result, people with disabilities are continuing to be left out. For example, while there is a loan program to support income-generating activities, it does not include specific provisions for people with disabilities. Furthermore, the absence of provisions for reasonable accommodation continue to pose challenges for potential loan seekers with disabilities.

Who is in government can also impact the sustainability of efforts, with frequent turnover of government staff members presenting obstacles to effectively mainstreaming disability inclusion. Similarly, in the local government, periodic elections bring in new teams regularly. Without consistent intervention from Organisations of People with Disabilities, the government's priorities may diverge from disability inclusion. Additionally, the existence of specific skills and knowledge gaps among service providers poses challenges in designing and implementing a disability-inclusive action plan.

**Right: An accessible restroom renovated by the project.**



# General Recommendations

The recommendations below build upon the challenges and successes observed throughout the project and aim to improve the sustainability of future initiatives. By integrating these suggestions, future projects can navigate complexities more effectively and contribute to lasting positive change within communities.

- **Clear purpose and engagement:** Clearly define the purpose of the project and activities, and mechanisms for engaging with project participants during and after project completion. Build local solutions to enhance support and trust within the community.
- **Alignment of priorities:** Ensure the project objective and activities align with the priorities and needs identified by the community.
- **Incorporate sustainability early:** Integrate discussions on sustainability right from the project's inception, making it an integral part of planning and implementation.
- **Customised risk mitigation strategies:** Develop tailored risk assumption and mitigation strategies to empower people to navigate uncertainties effectively.
- **Learn from past challenges:** Address challenges faced in previous interventions, such as the dispersion of support, to create more impactful and sustainable interventions.
- **Intensive community capacity strengthening:** Prioritise intensive capacity strengthening for the community from the project's initiation. Empowered communities are better equipped to sustain initiatives beyond the project period.
- **Capacity strengthening of local leaders:** Invest in strengthening the capacity of local champions who can serve as pillars of support for their communities. Strengthening local leadership enhances the sustainability of project outcomes.
- **Participatory decision-making:** Encourage participatory decision-making within the community to determine the most relevant and sustainable income-generating activities.
- **Community-driven initiatives:** Rather than imposing predetermined targets, let initiatives like SCGs and cooperatives evolve organically based on community discussions and needs. This ensures that interventions align closely with the local context.
- **Invest in individual dreams:** Encourage investment in the dreams and aspirations of individuals. Tailoring income-generating activities to align with personal aspirations may lead to greater success and sustainability.
- **Skills transfer:** Ensure skills development programs are designed to facilitate the transfer of skills within the community, promoting adaptability and resilience. Having a system for transferring acquired skills from one community member to another will help foster a sustainable knowledge-sharing network.
- **Holistic support for personal challenges:** Provide holistic support for individuals facing personal challenges, such as health issues or family responsibilities, to ensure sustained engagement in income-generating activities.
- **Continuous monitoring and evaluation:** Implement continuous monitoring and evaluation mechanisms to assess the impact of the project and make necessary adjustments in real-time.
- **Post-project technical assistance:** Ensure the availability of technical support after project closure. Follow-on initiatives should include provisions for ongoing technical assistance, addressing challenges that may arise post-project.



# Conclusion

Over the five years that the Saksham Mahila project was implemented, significant progress was made in empowering people, particularly women with disabilities in Nepal's Banke and Kanchanpur districts.

Through the project, people with disabilities formed Self-Help Groups and became active in savings and credits activities, which for many, was their first time being able to access loans. They also participated in training, were supported to engage in various income generating activities, such as starting small businesses. While this did improve the economic situation of participants, the sustainability of these economic initiatives remains precarious.

Of the 42 Self-Help Groups that were established, only five or six remain active three years after project support has ended. Too many groups suffered due to insufficient exit and post-project plans and member turn over. With many members unable to effectively carry on administrative duties due to lack of preparation and support, trust between members eroded and groups disbanded. Of the few that have survived, passionate and dedicated group leaders, high motivation among members, and the ability to maintain administrative processes have been key to their sustainability.

Similarly, the sustainability of the only cooperative that was formed was also challenged - by late registration, inadequate capacity strengthening of members to maintain administration and management processes beyond the project, and a lack of transparency around project end dates and post project support and resources. Like Self-Help Groups, this led to a breakdown in trust between members and ultimately hindered the viability of the cooperatives post project.

Of the 208 people that were supported to start small business, it is unclear exactly how many businesses have survived. However, of the businesses we know that have been able to sustain themselves, investing in business ideas that participants were actually passionate about or had some knowledge of, setting clear business goals and plans, connecting participants to other stakeholders for further support and opportunities, and having the support of family members were all factors that have contributed to their success. Factors that hindered the sustainability of businesses include insufficient resources such as seed money, not properly identifying risks and mitigation strategies, lack of mechanisms to support participants to share knowledge and skills with one another and scarce support from the government post project.

Moreover, while there was a moderate improvement in disability-inclusive plans and programs among local service providers not all initiatives have been maintained due to a lack of internalisation. As a result, some of the actions taken by local government and service providers to support disability inclusion seem rather symbolic and lack the substance needed to support lasting change. This highlights the need for continued advocacy and disability inclusion training.

To ensure lasting impact, future initiatives must include robust strategic planning that considers sustainability throughout the project life cycle, including exit plans, and ongoing support mechanisms. This should be developed in collaboration with community members and governments, aligning with local needs and priorities, and requires transparency and trust.

Empowering people with disabilities is not a simple task. It requires a sustained commitment to fostering an environment where their rights and capabilities are recognised and fully integrated into community structures. The lessons learned from the Saksham Mahila project emphasise the importance of a comprehensive approach to sustainability that includes a commitment from many stakeholders in the ongoing journey towards inclusion and empowerment.



Ful Kamari's (in the yellow top) business has not only survived, but thrives thanks to the connections she has made with other stakeholders.

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