

Summary of Longitudinal Impact Study



Overview of Impact Study:

The main objective of this study was to examine the long-term impact of ETC's integrated community development (ICD) program model – comprised of children's education, women's empowerment, and sustainable agriculture – with a focus on women's groups, cooperatives, and income-generating initiatives, as well as the outcomes of higher education scholarships. It examined the current status of these efforts in completed project areas and documented success stories. The study was conducted from August to October 2024 in five districts across Nepal – Rasuwa, Nuwakot, Lalitpur, Kathmandu, & Dolakha – with an emphasis on Dolakha due to its extensive ICD implementation. Both quantitative (68 cooperative audits and 13 cooperative data sheets) and qualitative (interviews with 150 program beneficiaries and 102 scholarship recipients) assessment tools were used, in addition to the review and analysis of key documents like baseline studies, project reports, and audit records. Ethical protocols, including informed verbal consent, were strictly adhered to throughout the research process.

Key Findings:

Overall, the study highlights the crucial role of women-led cooperatives in promoting socioeconomic empowerment and community development:

Women's groups (WGs) in the program-completed areas showed substantial resilience and adaptation over time. For example, while many WGs continue to operate savings and credit systems for members' income-generating activities, some shifted toward applying for cooperative loans in response to various challenges.

Active WGs have created platforms for women to access collateral-free loans, develop saving habits, foster solidarity, and participate in social initiatives.

Women involved in WGs notably improved their livelihoods with better household decision-making and increased income from diverse means such as vegetable farming, livestock raising, and small businesses. These activities not only improved family diets and financial stability but led to greater empowerment of women, who now play a more active role in both their households and communities.

ETC's program markedly contributed to transforming the social, educational, economic, and personal lives of women in prior project areas by developing their skills, economic independence, legal awareness, community engagement, and leadership.

Despite persistent challenges like household responsibilities and initial skepticism toward women-led cooperatives, ETC's integrated community development program model has undeniably provided sustained strength for women's voices, economic stability, leadership, and social standing.



Many women's group members, such as Chameli Thami from Bhume Devi WG (above), engage in multiple income-generating activities – Chameli raises livestock, runs a retail shop, sews clothing and prepares meals to order, and grows vegetables in her backyard.

Project Periods:

- 1994-2002: areas of Rasuwa & Nuwakot
- 2001-2008: areas of Lalitpur & Kathmandu
- 2008-2014 & 2014-2020: areas of Dolakha

12 Women's Cooperatives

established by ETC during these project periods remain operational and even thriving. On average, they hold approximately **\$72,619 in funds** available to their members (FY23-24 end), and 7 own land or buildings. Women-led ventures of this sort were still relatively new and untested in the 1990s, so to have them still functioning today is truly remarkable!

225 Women's Groups

were formed in the 4 completed-cycle areas, with **2,010 members** at the time of founding. The majority of these groups continue to be active and effective.



Original/ongoing benefits of women's cooperatives & women's group membership:

- Cash reserves for member emergencies
- Support/loans for small business enterprises and income-generating activities
- Platform to voice concerns, extend social network, and build solidarity w/other women
- Collective actions and initiatives drive meaningful change in community
- Kitchen gardens and other supports benefit entire households
- Bolster women's individual and social empowerment

Laxmi Thami: ETC's ICD Program Transformed Her Life

Laxmi Thami is the Treasurer of Sunari cooperative and a member of Indreni Women's Group in Suspa-Kshamawati, Dolakha. She shared how ETC's integrated community development (ICD) program transformed her life and the lives of her three daughters.

Before participating in the program, Laxmi often had to ask for vegetables from neighbors because she lacked knowledge about gardening, and her husband, who worked as a laborer at construction sites in India, frequently returned home empty-handed. Through ICD activities she gained essential skills including self-confidence and expertise in vegetable cultivation. Initially, she started kitchen gardening to feed her family, but when the harvest exceeded her family needs she and her husband discussed enlisting his full-time support to expand into vegetable farming and add poultry farming.

In 2017, Laxmi registered her business and took a loan of US\$361 from Sunari Cooperative to purchase chicks and equipment for the poultry farm, build



Laxmi Thami, Treasurer of Sunari Cooperative and member of Indreni Women's Group
Left: in her vegetable tunnel, and Right: tending to the flock for her poultry farm

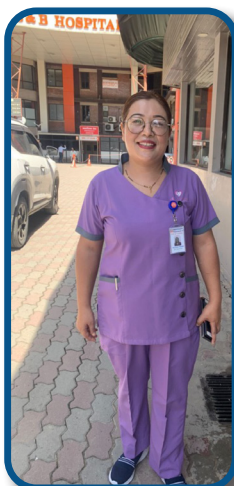
a structure, and buy vegetable seeds. At first she began vegetable farming in one tunnel; today, she grows tomatoes, radishes, cauliflowers, gourds, and cucumbers in five tunnels built with municipal and grant subsidies, her farming income, and a loan from the cooperative.

Income from her vegetable and poultry farming, along with loans from a bank and her cooperative, enabled her to invest in her

daughters' education – her eldest is pursuing a BSc in Ag, her second daughter is studying veterinary science, and her youngest is in school in Charikot.

Laxmi's success in farming and community engagement earned her recognition and respect. She is frequently invited to agricultural discussions, planning sessions, and budget meetings, and her leadership skills led to her selection as Chairperson of the Forest & Road Users' Committee. **Impressive!**

Higher Study Scholarships...



Sharada Pahari, HSS recipient and Auxiliary Nurse Midwife, at B&B Hospital, where she works

ETC's Higher Study Scholarship (HSS) has significantly impacted the lives of financially disadvantaged students, enabling them to access higher education, reduce early marriages for girls, and enhance employment opportunities. Many HSS recipients have successfully entered professional careers such as teaching, healthcare, and administration to improve their livelihoods and their families' socio-economic conditions.

The HSS program has also empowered marginalized communities, encouraged academic attainment, and contributed to community development. By helping remove financial barriers for families, these scholarships have facilitated educational accessibility for disadvantaged students, and many recipients have actively given back to their communities by improving educational institutions, advocating for social change, and providing essential services.

Total # HSS recipients, 1994 – 2020: 1,265

Shanti Nagarkoti: from One Goat to Expansive Livestock and Vegetable Farmer

Shanti Nagarkoti, a shareholder of the Chandol Cooperative and member of the Janaki WG in Godawari, took initial loans of US\$217 from the cooperative to build a goat shed and US\$22 from her women's group to purchase a goat. Within a year, she'd repaid the loans and secured an additional loan of US\$361 to buy 500 broiler chicks and start a poultry farm.

When Shanti's kitchen garden exceeded her family's consumption she began selling the surplus and soon added large-scale vegetable farming as another source of income. From the sales of chicken, goats, and vegetables, and another loan for US\$145 from the cooperative, she purchased a Holstein cow and now sells milk, primarily to her neighbors.

So far, Shanti has invested approximately US\$1,446 to build sheds for her livestock, tend to her 37 chickens, 6 ducks, and 2 cows, and cultivate land where she grows cauliflower, cabbage, and tomatoes. According to Shanti, she earns an average profit of US\$2,168 annually and currently has no outstanding loans, as she generates sufficient income from vegetable and livestock sales. When asked about her success, she says:



Goat farm of Shanti Nagarkoti, shareholder of Chandol Cooperative and member of Janaki WG in Godawari

"ETC has shown us the way, helping us become independent and support our family. Before, our produce was only enough to feed our family, but now we can send our children to school, cover medical expenses, and manage household costs."