

SETU Nepal



Annual Report 2022
(January- December)

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Abbreviations

CECI: Centre for International Studies and Cooperation GBV: Gender Based Violence

HIV: Human Immunodeficiency Virus PLHIV: People Living with HIV

SCLC: Shikharapur Community Learning Centre

SEE: Secondary Education Examination

1. Introduction

SETU Nepal is a non-profit organization established in 2001 by young professionals with the initial objective of recuperation of imprisoned women who struggled to live a normal life. Gradually, SETU recognized similar difficulties faced by people living with HIV, especially women and children. The rooted patriarchy society has made the situation worse for women and children as they are often criticized in the society and excluded in many social activities. For the rehabilitation of such disadvantaged groups SETU Nepal initiated Aarati home (transit home) which provides counseling and necessary training to the associated people.

With the vision of sustainable improvement, raising awareness and removing stigma in the society, SETU has been addressing other interrelated factors and age groups which directly and indirectly affect the life of this disadvantaged group with the help of nutrition programs for schools, empowerment trainings, government school strengthening etc.

2. Thematic Areas of SETU Nepal

For the upliftment of the overall status of marginalized communities in the country, SETU Nepal primarily targets following three major areas to directly or indirectly benefit the affected age groups and gender.

1. Care and support
2. Education and scholarship
3. Livelihood and empowerment



Care and Support



Education



Woman Empowerment

3. Annual Activities of SETU Nepal

Livelihood and Empowerment of women

To uplift socio economic status and improve the livelihood and empowerment of women with SETU Nepal conducted different training programs and provided financial support to selected women participants for the training.

The consultants were hired to conduct entire training programs. SETU Nepal has selected them on the basis of their Letter of Interest (LOI) and with their expertise /knowledge. With the help of consultants SETU Nepal organized and facilitated a training program and provided financial support to participants at the end of the session. Before providing seed money SETU Nepal also collected the interest of beneficiaries to invest in financial support provided through SETU Nepal. The details of participants with their interest are attached into the annex. All training programs were conducted in Dhumrabaraha Party Venue, Kathmandu. During the training period, participants also visited Setu Nepal frequently to be familiar with the Setu Nepal office and the transit home maintained and managed by SETU Nepal.

To make the learning process effective and lively, various possible methodologies with different training materials was adopted in all training program. Group discussions, brainstorming, presentation and demonstration were mostly used and effort was made to make the sessions more interactive.

Income Generating Training for livelihood

The income generating training for livelihood program was conducted after a proper baseline study. The participants were selected through prior information collection through focal persons in different districts.

Women living with HIV related illness in Nepal have had to face several socio- economic problems throughout their lives, lack of education and appropriate skills have led to women being unable to overcome various obstacles in society. With the aim of enabling the women to lead their lives in a respectable and functional manner in the society. SETU Nepal has been providing training for building capacities of these women for the purpose of improving their socio- economic status through income generating training. Objectives of Income Generating Trainings are:

- To empower mothers/ women with HIV and boost their self-esteem.
- To create awareness about their rights and responsibilities.
- To uplift the quality of life of the family affected by HIV.
- To create awareness about the significance of nutrition, hygiene and sanitation and meditation.



- To provide financial support in the form of seed money to implement their skills gained from training.

The Livelihood training to 41 women against the target of 56 has helped in empowering beneficiaries and making them financially independent. Three out of four sessions of Income Generating Training for livelihood is completed. Till the month of June, three sessions of livelihood training have been conducted in which the first session involved the women from Makawanpur and Kathmandu. The second session involved women from Nawalparasi and the third session involved women from Makwanpur and Chitwan. SETU Nepal has also documented separate reports for each training program. Initially it was approved to conduct 4 sessions of IG training program in a year covering 14 women per session with a total of 56 women receiving the IG training. But after discussion with ONGD and modifying the program activity for 2023 and automatically the last exposure visit was not conducted, we decided to stop the service for new women participants with HIV and work with the former beneficiaries in an intensive manner. In this regard, we, after discussion with ONGD, have decided to use the budget of one remaining training for research on former beneficiaries as an impact assessment of the program, so as to obtain an existing scenario of women with HIV in terms of their socio-economic status and context specific needs of vocational skills so that SETU Nepal would design customized training packages best suits to enhance their entrepreneur leadership skills.

3.1.1.1 Findings of the training

All the women participating in the training were interviewed for their family status and current living condition. Following data was collected and analyzed as per the information provided by them.

Family Status

Among total of 41 participants, 58% were living with their husband whereas 38% were already lost their husband and remaining (4%) were remarried after the death of their first husband. It is not easy for women especially in rural society to survive after the death of husband and HIV infection seems as additional trauma for them. Majority of them expressed that they lost their assets in the process of treatment of their husband. Most of them also revealed that their husband did not share about their infection to their family and could not start treatment properly on time. More than 90% of women had been transferred to HIV through their husbands. The women also revealed that the main reason for their sufferings in their communities was due to the stigma attached to the disease and human ego which averts male members from expressing their diseased condition and women ultimately suffered and discriminated in the family and society. The average number of children for each mother was found to be 2.5, with 78% marrying before the age of 20 and it can be imagined how hard it is for that entire single mother to look after the family being diseased with discrimination. Nonetheless, it was good to know that only 10% of total children of participants were HIV +ve.

Education and literacy

Among the 41 one out of twenty participants (7%), had completed up to higher secondary level of education and 14% had qualification up to secondary level. Overall, 58% of mothers were capable of general reading and writing while 21% of the mothers were illiterate. The participants in this year's sessions were comparatively more active than those of previous year's sessions, with many having a general awareness regarding the transformational impact that education can have in a society. They expressed their wish to continue their education but so far been unable to, due to responsibilities at home. They carried enough potential and zeal to utilize the knowledge they gained in the training into their practical life so as to lead a respectful and independent life in future.

Caste/Ethnicity

Regarding the caste and ethnicity of the participants, the majority of them (73%) were disadvantaged groups/Janajati Community (Indigenous). The remaining 27% were from the Brahmin/ Chhetri community. Most of the participants from the indigenous community had lower economic status which means that HIV prevalence was affected by economic background as well as ethnicity of the participants.

Impressions of the participants about the training program

The main purpose of the training was to raise their self- esteem and their level of awareness regarding rights and responsibilities while educating them about nutrition, hygiene and sanitation. Each of the participants in training seemed so curious to learn all this vital knowledge and realized its level of importance in their daily life. They loved to be involved in meditation for identifying inner energy. The participants were happy and satisfied with the overall training program. They expressed the desire to learn these types of things more in the coming days. Yoga class and meditation were found to be more interesting classes for them.

After the training session participants were asked about their feelings regarding the training activities, and the thing that they are going to take with them as knowledge and/or skill. Following are some statements mentioned by them:

“I cried during my first night here wondering how I will spend five days. But now I feel like this is my home and I feel sad going back home.”

“We are very thankful towards SETU Nepal for this training as we feel more confident now.”

“I used to feel going to a temple during menstruation is sin but after the training I went to Pashupatinath during menstruation but nothing happened. Now I don't feel impure during my menstruation.”

“Nobody in the family talks to me and my daughter just because I am infected by HIV. My daughter has no Fault to this. She is just a kid and is not even infected.”

3.1.12 Seed money distribution

At the end of the session, each participant was provided with financial support (Nrs.12000) as seed money. In that process they were asked about their plan to utilize the seed money. All of them expressed their commitment to use it for productive purposes.

3.1.1.3 Exposure visits of Beneficiaries

Every year, participants of the training program receive the opportunity to travel to many sites around Kathmandu Valley. The participants seldom received the opportunities to explore their own district. Due to socio economic and health issues, they don't get a chance to visit other places. Majority of the participants had visited Kathmandu for the first time during the training. So, this year also, the participants were given the opportunity to explore. They were taken to Pashupatinath Temple and Central Zoo to learn about their cultural heritage along with some refreshment.



3.1.2 Entrepreneurship Training

Each year 14 former beneficiaries of income generation training for livelihood are provided with advance training as entrepreneurship training based on their performance. This training enables women to establish their own small-scale business by providing the beneficiaries with business ideas and skills. It also provides loan money to the beneficiaries for financial assistance in their startups which is refundable after two years and then transferred to another group of beneficiaries.



The whole training package was categorized into three and conducted based on following schedules:

Basic training on business development: 28th – 30st March, 2022

Motivational Training: 31st March - 4th April for all 14 participants.

Specific Training: 5th-7th April where around 7 participated in organic farming technique training focused on vermiculture that was facilitated by Mr. Ram Raut who is a veteran trainer in the farming sector. The remaining 7 participants were planning to run their business in goat/chicken/pig farming. In this regard training was conducted by an expert on animal husbandry. The training started at 9 :00 am and ended at 5:00 pm. However, as it was a residential training, participants were engaged in the morning as well as in the evening for group work for the next day and course related documentary shows. This helps the beneficiaries to gain confidence in their abilities and lead financially independent lives.

SETU Nepal aimed to fulfill following objectives by providing financial motivation and business insight:

- Motivating illiterate and semi-literate women affected by HIV to become financially independent by way of enterprise initiatives,
- Educating semi-literate women affected by HIV and provide practical business knowledge; and

- Informing semi-literate women of achievable business opportunities and to use training to kick start their careers.
- Making them aware about the importance of Positive behavior and nonviolence communication in business and marketing skill

Entrepreneurship training includes financial literacy and business literacy training as most of the participants were found unaware about the financial terms. Financial literacy is a vital knowledge required for the entrepreneurs as it makes them understand about standardized terms used for financial transactions in financial institutions and would help the emerging entrepreneurs to make financial transactions through financial institutions in the long run. Similarly, business literacy training is expected to help the participants by making them understand the importance of segregation of financial resources for specific purposes and use them accordingly. Financial management training also helps the participants in optimization of the resources.

Followings were the core contents of financial literacy and business literacy training:

- Concept of income, saving, investment, expenditure and debt.
- Concept of debt management and cash management.
- Importance of financial planning and records of transactions.
- Concept of different types of accounts used in financial institutions.
- Understanding of the borrowing procedures used in financial institutions.

The Sources of income of participants were discussed mainly in business, livestock and agriculture. Within these they were also discussed about the micro level of income source as selling milk and ghee from livestock, tea shop, hotel/snacks shop, small grocery, selling vegetables from agriculture, selling goat for meat, tailoring. Similarly, they also discussed expenditure as food, treatment, house rent, communication, cloth, education, festival, hospitality to guests, interest of loan.



However, the discussion was similar to the previous training program as the scenario of the community and women participants were similar.

This time also participants were made clearer from the group discussion, story sharing, presentation as saving, expenditure and invest management should be first priority than expenditure.

Income - Saving= Expenditure

(This should be practiced)

Income – Expenditure= Saving

(This should not be practiced)

Like in every training session, this year also participants were selected and provided with financial aid to promote their business and engage in further training. Along with the training, SETU Nepal also provided a revolving fund of Rs. 29,000 to each of the participants so that they can start their business with ease.

As an important part of entrepreneurship training, participants were also **engaged in motivational, transformational training** to empower themselves. The aim of the training was to develop a positive work environment and enlighten the participants with positive attitudes and specific actions necessary for a productive performance. It mainly addressed the following contents:

- Stress management
- The timed value of life and professionalism
- Positive thinking paradigms
- Self –honesty, compassion and how to maintain fruitful relationships
- Accountability and integrity
- Sustainability and self- reliance
- Spirituality

SETU Nepal offers **specific training courses** based on participant’s needs and skills. The program includes agriculture, horticulture and tailoring training. The courses are designed as per the requirement of the participants and specific training is provided to each of the participants is provided the training in one of the above-mentioned fields. Doing this, we expect the participants to be more creative and achieve more success if they have the opportunity to work in their desired field.

In this year, two sessions of specific skill training were organized based on participants’ interest. This year we found that the majority of them were showing their interest in farming and animal husbandry. Respecting their interest SETU Nepal conducted two sessions of training parallelly. Among 14 participants around 7 participated in organic farming technique training focused on vermiculture that was facilitated by Mr. Ram Raut who is a veteran trainer in the farming sector. As the participants of this training were also running or planning to run business in other sectors like street vending, street foods, tailoring, grocery store, etc. they preferred to engage in vermi composting side by side at home. Setu Nepal took it as a positive note as it will be beneficial in terms of environmental point of view to manage waste within home in a productive way. SETU Nepal is also planning to tie them up with opportunities to be aware of local market conditions, the financial requirements and operational structures in local Nepali businesses as well as marketing skills that will help in growing their side hustles in the future. The remaining 7 participants were planning to run their business in goat/chicken/pig farming. In this regard training was conducted by an expert on animal husbandry.



3.1.4 Overall status of the training participants

Livelihood training provided by SETU Nepal is intended to improve the lifestyles of HIV infected women basically living in the remote villages of the country. Most of the participants were found either illiterate or have least academic qualification which implies many of them have got infected due to lack of awareness of this disease. Also, the women lacked any sort of hard and soft skills required to get involved in any socio-economic activities which was creating hurdles in maintaining the life styles as well as facing hurdles in bringing up their children. Also, belonging to the Dalit and Janajati community which are major victims of discrimination since the origin of the country prohibited them to have education which not only made them much vulnerable to the disease but also created hurdles in their growth.

However, after receiving the livelihood training from SETU Nepal, we found most of our former beneficiaries doing remarkable jobs in bringing up their children and getting involved in socio- economic activities.

Additional Activity for economic empowerment

SETU Nepal is implementing a women economic empowerment thematic project with the support from CECI Nepal. The main aim of this project is to enhance the technical skill of vulnerable and historically marginalized ethnic community's women to initiate small scale market-led organic vegetable production business (applying safe food production approach).

The organization has successfully organized 2 events of 2 days community-based training at Khoriya and Totalang villages of Changunarayan Municipality Ward No. 4. A total of 45 women actively participated in the training sessions.

The training focused on interactive discussion on Gender Equality and Social Inclusion issues within family and community while engaging women in economic activities followed by importance of climate resilience/safe food production, conceptual as well as practical aspects of market led organic vegetable production, mapping own available land resources and preparing crop calendar for year-round vegetable crop production, practical skills of nursery raising, solarization, zigzag cropping, double digging, making organic pesticide & liquid fertilizer, stage wise crop care, and techniques of establishing market linkages with buyers and traders.

Care and Support

Under care and support Setu Nepal is providing holistic service for the children of transit home who are HIV infected and affected. Currently, our transit home accommodates ten residential children and two caretakers. Throughout June 2022, transit home was efficiently run with no any compromise for the nurturing and education accessibility for the children. Regarding the health support to visiting beneficiaries, all the training participants of this period (55 mothers) were provided with general health assessment service in transit home that included Body Mass Index (BMI), blood sugar level, blood pressure and general health condition. Among them, 3 participants and 1 male child were referred to hospital for additional medical support. Besides training participants, the number of visiting beneficiaries in transit homes has been declining yearly due to accessible health services and ART provision in district health centers.

Life skill for children in transit home

Events and festivals Celebration in Aarati House

Our cultural aspects carry a great value to us as well as they are very unique and interesting among various cultures in the world. We believe that preserving culture can promote development in the best way. Thus, we are always concerned about transferring our cultural values to the children at Aarati House. There are major festivals that carry great cultural values in Nepali society. Out of many, this year the children celebrated



the festivals of Swasthani Bratakatha, **Maghe Sankranti, Holi Festival, Nepalese New Year, Mother's Day, Buddha Jayanti, Rakshya Bandhan, Teej, Dashain and Tihar** . These festivals carry great cultural values in Nepalese society.

Maghe sankranti

Children and mothers in Aarati House celebrated Maghe Sankranti on January 15 2022 with great joy and excitement. Everyone gathered to make laddu (a special sweet made of sesame seed) and enjoyed having it.



Holi, the festival of color

In the month of Chaitra, In Aarati House children celebrated holi with their mothers and enjoyed playing with colors with each other. The combination of color, water, sweets and music made the day very special and children had fun coloring each other's faces.



Similarly, children also celebrated Nepali New Year (Baisakh 1) by visiting

Pashupatinath Temple and zoo as refreshment and Mother's Day by sharing happy moments and positive thoughts with their foster mothers in transit home and learnt cultural values and norms.

As Lockdown occurred for a long time, we were unable to make an environment for family connection to our children. This year all of our children (except Laxmi who have no one in contact from her birthplace) took a long vacation to spend their time with their family during **Dashain and Tihar** holidays

Children of Aarati home also enjoyed vacation by cooking Syabahle (a Newari dish made of flour and stuffed with minced meat). This not only is a source of enjoyment but also a way of learning life skills.

Children of SETU Nepal celebrated **Rakshya Bandhan** festival by connecting brother and sisters' relationships with the ritual thread of bonding. These festivals not only made them enjoy themselves but also got a chance to learn about the value of Nepali culture. (Testimony attached in Annex 1)

Education and scholarship Program

SETU Nepal has been providing support for education to HIV infected and affected children. Each year SETU Nepal is providing education scholarships to 100 HIV-infected/affected school students across the country. This year 14 sponsored children have passed their SEE exam (Grade 10) which is known as the iron gate for academic turning of children. After these children complete grade 12, they no longer receive educational support from SETU Nepal. However, they are in our close monitoring for their upcoming education so that we can tie them up to other organizations and well-wishers as needed.

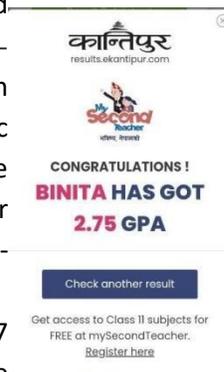
At the end of this year, we met the target and sponsored 100 children out of which 27 were new students who were in the replacement of passed out students (11) from the highest school education level that we support (+2). Those who were unable to submit proper/required documents on time (6), contactless (5) even with our frequent effort and who performed failure (2) in two academic years were discontinued their sponsorship. 2/27 children who received education funding from other NGO are also discontinued from our support.

In the second half of the session, we started to screen for 27 new children from former and current beneficiaries of the training program and collected the supportive documents through the parents and other stakeholders. (Testimony attached in Annex 1)

Regarding the education performance of children at SETU transit home, it is satisfactory and they have been found to be active socially, psychologically and physically. Every opportunity of providing them quality nurturing to support their holistic development has been tried on Setu Nepal. As a small family, they have been a precious part of SETU Nepal and making them grow into a sensible and healthy individual falls under the major responsibility of SETU Nepal which has always been considered during their care and nurturing.

Entrepreneurship vocational training for youth

With coordination of Federation of Women with HIV (FWHIV), two days orientation training titled: **Entrepreneurship Orientation Program for Vulnerable Youth** was conducted on 11-12 November 2022. The objective of the program was to provide internal motivation and positive inspiration to youth to enhance their basic skills of selecting ideal vocational and entrepreneurial opportunities for their future. Total 19 youth (18-29 age group) with HIV actively participated in the program. Among them, 14 (74%) were female. Out of which 65% of participating youth are not continuing their formal education due to academic performance, family and financial reasons who might be potential candidates for vocational training. To connect them with their interest in vocational programs, we are coordinating with FWHIV as well as other public service providers.



National and International Visits



Meeting with Stakeholders (WFPAN)



SWC Evaluation Team meeting with SETU Beneficiaries



Meeting with Stakeholders (CECI team)



ONGD visit at SETU Transit Home

4. Networking and fundraising

SETU Nepal as a Research Consultant

Research entitled “Rural Women Empowerment for Gender Based Violence Survivors of Rautahat District of Nepal” was done by SETU Nepal to HIMAWANTI (A partner NGO under the same donor i.e., CECI Nepal). The team from SETU Nepal worked as a research consultant in preparing the questionnaire, orienting the enumerators, preparing checklists and conducting FGDs and KIIs and reporting the whole research program. It was a benefit for

us both financially and technically that we got to analyze the situation of women living in the Terai region and the status of women in this patriarchal society. Alongside, this turned out as an opportunity for fundraising as well for SETU Nepal. With our skills and experience, we could in turn gain new learning as well as create an opportunity for fundraising for SETU Nepal and we look forward to being involved in these kinds of activities in coming days too.

Support from individual donor

During this period as well, we were provided with the support from our individual donors for our children who have been supporting us annually. This has also been an important part of our fund-raising program as we are being able to collect core fund for SETU Nepal to ultimately support our transit home children till they lead an independent life in near future.

Local coordination

The annual program of SETU Nepal is conducted with approval from Social Welfare Council (SWC) and the involved local authorities. For the conduction of training, the beneficiaries from different districts were selected in coordination with local NGOs and HIV positive groups of respective districts and thus all the stakeholders were coordinated and contacted on need basis. Following are some activities conducted with coordination of local and national level government authorities.

The 35th World AIDS Day was celebrated with the slogan “Achieving Equity to End HIV” in coordination with DPHO, DAO, Lalitpur Sub-Metropolitan authority by lighting candles on the name of the souls departed due to HIV. SETU Nepal took lead to design environment friendly innovative banner for the 'Candle Lighting' moment by using organic and recycling materials which was highly appreciated by the participated stakeholders. On this day, the Chief District Officer also provided warm clothes to 10 children residing in Aarati Home. On the same occasion an orientation program was also conducted for the Health and population teachers of government schools in collaboration with District Public Health Office and other related organizations.



Representatives of SETU Nepal participated in a program for child home management organized by the Social Welfare Division under Lalitpur Municipality. The objective of this program was sharing good practices to run child care homes and provide technical knowledge and information about the record keeping mechanism of children at transit homes. As a mandate to conduct evaluation twice in five years, the Social Welfare Council did evaluation of SETU Nepal transit home as well as the activities done by SETU.

Appreciation and Acknowledgements

Donors and their Invaluable Contribution:

Apart from above-mentioned regular programs, SETU Nepal conducted two phases of Mushroom Farming Program under the VCP of CECI Nepal.

In addition, cash and kind donations from different individuals for Aarati Home and children are also received as humanitarian support. During this period, Miss Namrada Upadhyay and Miss Shova Rana Magar donated cash support whereas Mr. Sugham Agrawal and Mr. Kshitiz Pokharel donated food items to the children in Aarati home.



Participation in the workshop conducted by ONGD-FNEL

SETU Nepal also got to participate in the workshop conducted by ONGD-FNEL with other partner NGOs. Achievements of the past years were shared during the workshop. The workshop was conducted on 6th April 2022 where all the NGOs working under the support of ONGD- FNEL discussed their achievements in the past years. The program helped us to evaluate ourselves. It was an opportunity to interact with all the partner organizations of ONGD. As the aims and activities of all organizations were thoroughly discussed and all being a social welfare organization, it was a learning opportunity for us to have knowledge on ideas about increasing the effectiveness of project activities and make our presence for a social cause. So, SETU Nepal is grateful to ONGD for such a platform.

Participation in training conducted by SCLC

With the major objective to gain knowledge on proposal writing and report writing the representative of SETU Nepal got chance to participate in one day training conducted by Shikharapur Community Learning Centre (SCLC), one of the partner organizations of ONGD

The training enhanced the report writing and proposal writing skills of the participants. Not only the personal growth of the participants sharpened but also coordination between the organizations increased as different NGOs participated in the program.

After the completion of training, SETU Nepal representative was aware about the format of report writing and proposal writing. Followings were discussed regarding report writing:



5. Monitoring and Evaluation of our initiatives

SETU Nepal conducts monitoring, follow up visits and finally the evaluation after each of our initiatives, which we believed essential to our success. This includes client care (both in and out of transit home), utilization of finance supported by ONGD through SETU Nepal, evaluation of academic performance and more. It serves as a chance to know about our efficiency and future through realization of areas of improvement as well. Every year we do monitoring through field visits where we meet our beneficiaries and observe their performance. This year we were in regular touch with the participants of our training and all of them are actively involved in different kinds of on-farm, off-farm micro business activities (financial activities) to lead economically independent lives. On our visit in five districts (including Kathmandu) for the purpose of final evaluation SETU Nepal met 40 former and current beneficiaries.

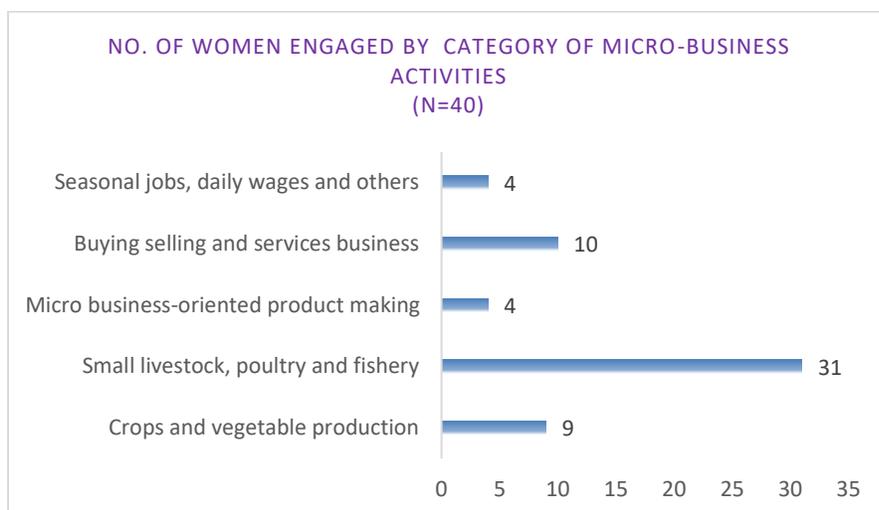
During this reporting period SETU Nepal conducted a field monitoring visit in its project areas. The district covered by our monitoring visit was Sindhuli, Makawanpur, Chitwan, Tanahun, Nawalparasi West and Kathmandu. Main purpose of our field visit was to know the utilization and outcomes of the seed money provided to the trained women for their post/ training livelihood activities, and ii) identification of potential beneficiaries for the next Entrepreneurship Training.

The team reached a total of 40 women. Out of which we have directly interacted with a total 26 beneficiaries and indirectly consulted (phone conversation and updated information collection through focal person) total 14 beneficiaries to know their post training livelihood status. In the meantime, the team organized a total 3 FGDs (Focus Group Discussion) at Sindhuli, Makawanpur and Chitwan district in order to verify and cross check the utilization pattern of the seed money and current engagement of the business activities done by our beneficiaries.

As we noticed, too many types of livelihoods support related micro business or income generating activities currently done by our training participants utilizing initial business start-up support fund; below are the broad categories (types) of livelihoods or income generating activities we have observed in the field.

- i. Crops and vegetable production
- ii. Livestock, poultry and fishery
- iii. Micro business-oriented product making
- iv. Buying selling and services business
- v. Seasonal jobs, daily wages and others

The chart below depicts the micro-business category wise women engagement after receiving business start seed money provided by the project after completing the training from SETU Nepal.



Highest number of women engagement (31 ladies) is in the small livestock poultry and fishery category (that includes, goats, pig, local/broiler chicken, cow), followed by buying selling and services business (that includes tea & snacks shops, retail shop, Chatpate, tailoring, cosmetic shop/beauty parlor, weaving mats etc.). Third highest number of women engagement falls under crop and vegetable production. Micro-business-related product making and season jobs and daily wages were also noticed by women attracting income earning sectors as well. (Source: field visit data Year 2022, Dec).

Note: cumulative number is higher than total visited women as some women are engaging more than one category of the business activities. (Success stories: attached in annex)

6. Challenges and leanings

Working with HIV infected and affected groups are challenging, especially to uncover them in society as well as social media. Mixing together HIV and Non-HIV groups is helpful in minimizing this discrimination as well as integrating them in the society without explaining their HIV status. Therefore, SETU Nepal has modified its program context. SETU Nepal is in the infrastructure phase to run an Agro farming business for the sustainability of ongoing activity (transit home of semi/orphan children and women economic empowerment) through SETU Nepal Social Enterprise. Our programs ran smoothly, however government procedure during the renewal of the organization was an obvious challenge like every year.

7. Conclusion

In the year 2022, SETU Nepal conducted various programs in order to attain our objectives of empowering women and children through the means of productive capacity training, Aarati home, scholarships for children.

The regular activities of SETU Nepal included Entrepreneurship Training for women, Income Generating Training, Educational support, Health support as well as other holistic programs for children. Financial

literacy and personal motivation were the key elements of the Entrepreneurship Program organized in 2022. Through rigorous instruction of knowledge regarding running a small business, women were able to grasp the significance of investments and saving. The three Income Generating Training sessions conducted this year were also successfully able to empower women regarding their health status, provide them with knowledge regarding nutrition and enable them to boost their self-esteem to lead quality lives. With the support of SETU Nepal's Education Program, students who would be deprived of education are now able to attend school regularly, enhancing their skills to lead a better life. With a growing number of SEE graduates every year, SETU Nepal aims to continue supporting the education of deserving students and expects more students to successfully progress to higher education in the future.

In conclusion, through the activities and programs conducted from the month of January 2022, SETU Nepal has built strong networks to continue community building in the long run by focusing on providing shelter, skill training, counseling, education, health care and emotional support to be of assistance in providing under privileged children and women to lead dignified lives in the society.

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ANNEXES

Annex 1

Testimony of project beneficiaries

Aarati Home under SETU Nepal runs for 10 children who are not only HIV affected but also in need of parental/family harmony. SETU Nepal always tries to make them joy together with their academic quality as well as celebrating festivals to learn and internalize social and cultural value as life skill tools.

Festival Celebration at Aarati Home



As Lockdown occurred for the long time, we were unable to make an environment for family connection to our children. This year all of our children (except Laxmi who have no one in contact from her birthplace) took a long vacation to spend their time with their family during Dashain and Tihar holidays

"Meeting my brothers after a long gap was memorable for me. We four siblings enjoyed it a lot. My brothers looked taller than me and were very cute. " **Ningma Lama 13 yrs. Aarati home**

"I spent my time with my mom and my sister. My sister is very cute and has grown much more than the last time I met her." **Sandhya 12 years**



"It was a long holiday from my school and I enjoyed my time with my grandparents and my cousins. " **Binita: 15 years**

As no one is in contact from Laxmi's village she celebrated Dashain at SETU office with her aunties. *" I earned money as a blessing which I have kept in my piggy bank"* **Laxmi 12 yrs**

Children of SETU Nepal celebrated various festivals that made not only them enjoy but also got chance to learn about the value of Nepali culture.



*"I love **Rakshya Bandhan** (a festival that celebrates to harness the strong love and affection between brother and sister) festival very much because I get blessings and the bonding threads from my sisters of Aarati Home."* **Maan Singh Aale 14**

*"**Makar Sankranti** (the festival of nutrients reaching native foods and sweets) is my favorite festival because we are on a vacation at that time and enjoy making various sweets (Laddu). Having mixed taste of Ghee, Chaku and Yam and Sweet Potato in cold day is really make us warm."* **Rita 14**

*" All my elder sister involves to make Yomaree. Though I can't make but I like it's shape and yammi taste.." **Suaazma 7.** "I like the shape of this, I tasted Yomari for the first time." **Unnati, 6***

Scholarship Program:



SETU Family blessed to student for their bright future after their succussing in SEE

"I am very thankful to SETU Nepal for providing me encouragement for making my daughter able to study in the Nursing field, a field of her interest. Without this support I won't even think about dreaming such a high level of studies for my daughter." **Sabina Budhathoki, setu beneficiary/guardian**



"I cannot work very hard due to my health condition, being a single mother, I could not have done for the education of my daughter If I didn't get financial support . It means a lot to me." **Bina Parajuli, guardian**

Annex 2

Success stories

Women with HIV Evaluation on 2022

Economic status of the beneficiaries has improved after participating in Income Generating training and Entrepreneurship training organized by SETU Nepal with financial support of ONGD. The success stories of some beneficiaries are illustrated below:

- **Salina Budhathoki** (name changed), a single mother who struggled even for her daily survival before the training now earns more than 15,000 per month on average (by selling chicken, mushroom and vermi compost). The training taught her the skills to become financially independent and mentally strong. She says, *“I’ve earned around 20,000 per month from all my earning initiation which has helped me in boosting my confidence.”* By observing her confidence SETU Nepal is planning to mobilize her as local resource person for its upcoming vermicompost training targeted to vulnerable women farmer of the SNSE's adjoining communities.



- **Kabita Nepali** (name changed) (**Hetauda Makawanpur**): Kabita is a single mother of Makawanpur district started her own tailor after Entrepreneurship Training in 2019 and became financially independent to properly nurture her two children. The journey from severe struggle for bread and butter to independency for a three-member family is what SETU Nepal is proud for. Now she is providing fulltime employment opportunity for a young lady in her tailoring business



- **Rita Paudel (Maheshpur, Nawalparasi):**



She was participated in Entrepreneurship Training 2019 from Nawalparashi and got rewarded the next year as she did tremendously good job. She was awarded with Nrs. 5000 as an appreciation for her successful entrepreneur performance. She started with a small business of fish farming and further expanded her business and initiated for other livestock as well. Now she has made another pond for fish farming.

- **Bipana Magar** (name changed) (**Dudhali-9, Khiriyani, Sindhuli**): Sapana Magar is a mother of 1 daughter. Her husband was former labour worker in India and is now engaged in family business of retail shop. She was found HIV positive while getting treatment of uterus problem. She is partially disclosed in her family as she is afraid if her daughter may dislike her if she knows about her HIV status. She participated in income Generating Training of SETU Nepal in 2018. Now she is enrolled in entrepreneurship training program of 2022. She is now involved in multiple business of Goat (Khasi), Retail shop and Chatpate business.

Bipana's husband Tilak Bahadur is very much supporting to her business. She has 4 he-goats (khasi). Their daily income from retail shop and Chatpate business is average Rs. 2000-2500 per day. Sapana said that *Chatpate is the most profitable business for me, we can Rs.1000 net profit while investing Rs. 2000 daily in it*". They have plan to add hotel items i. e. tea and snacks targeting to school teacher/staffs. They are very happy in all these activities.



- **Sunita Thapa Magar** (name changed) (**Khurkot-7, Tallobara, Sindhuli**): Sunita Thapa Magar is a mother of 2 daughters 13 and 7 years old. Her husband was a driver in India. They had love marriage and were together for 9 years. After the death of her husband, she was passing her life very difficultly because she had two small kids in her hand (3 and 9 years old) while there was no support from both families (maternal and husband families). At this difficult point she got the chance to get participated in Income Generating Training in 2021. Utilizing her seed money very well in vegetable farming and poultry, she then was enrolled in Entrepreneurship Training in 2022. Although her life is being gradually normal in economically well up, she is worried about the future of her youngest daughter as she is comparatively slow and less talented than elder one.



Sunita bought 4 small bucks from the seed money supported by SETU Nepal and raised up to 4 months which make her success to earn Rs. 90 thousand that encouraged her to diversify other income generating activities. She has invested this amount to buy other 4 bucks for next lot and also buy 3 piglets. She taught herself decorative threads (Laccha Dori) making ideas from YouTube to utilize her leisure time. It gave her good opportunity

to add around Rs.5000 income which her elder daughter is also helping her in this business. She said I couldn't meet its demand as it is very profitable, we can earn Rs.200-250 by utilizing raw materials (inputs) of Rs. 70 per unit. She has planned to continue all these income generating activities. She also has planned to improve pig shed and increase vegetable production.

- **Ramila Thing (name changed) (Bakaiya RM-4 Chhatiwan, Makwanpur):** Sharmila Thing is a mother of one daughter. She was sold in Bombai by her so-called brother when she was only 12 years old. She lived there for 3 and half years and was returned back to Nepal unaware of being HIV positive. When she was back her mother was already dead and only father was alive. She was not treated well by her sister-in-law and was later married. When she found herself HIV positive after a road accident, she was thankful to God for her husband and daughter not being HIV positive. She says, "at earlier my daughter and husband did not like me because of my infection, while nobody understands there was not my mistake anywhere."

She is now involved in cow farming and is getting her livelihood well. Her husband Buddhiman Thing (42 yrs) who stayed 7 years in Malaysia and hardly went back to home without fulfilling dream of earning money now is fully supportive. Her Daughter Bimala is studying in grade 12 and have dream to good country aboard. Her cow farm is 5 minutes far from the Sunkoshi Marun highway about 30 km east from Hetauda city. They have total 4 Jursey crossed cows (1 lactating, 1 pregnant, 1 heifer and 1 she-calf). They started this business 1 year ago and added 2 cows after 2nd training provided by SETU Nepal. Sharmila said that "My 1 cow was dead last year it make us very sad we have no idea about insurance, by this lesion now we did insurance all of our cows."



Ramila and her husband seem innovative as they are doing multiple types of income generating activities. We can see local chicken, goats, vegetables, diversified cereal crops, banana, Napier grasses in the terrace and well managed compost pits by which they are generating additional source of income and substituting each other business component. Sharmila also has good leadership skill so she is a active members of four different community groups. She is earning about 15 thousand monthly. They have plan to increase 2 more cows.

- **Nirmaya Sinjali (name changed) (Tanahun, Devghat):** Nirmaya Sinjali is our first participant of Income Generating Training in 2009. At that time, she was working for an organization working for PLHIV in Chitwan district. She was a victim of domestic violence and was too saturated living with her husband as he was much alcohol addicted. Now she is living a peaceful life with her children by getting divorced with her husband. She is involved in pig farming and living her livelihood very easily.



Nirmaya has proved herself as a courageous lady in her community now she is the owner of a registered Pig Farm in her own village. She became successful after struggling as she tried a number of cash earning business options and learnt from failure as well. Now she is always busy in her pig farm .

Currently, she has 10 pigs and have plan to upgrade her farm up to the capacity of 50 pigs. Her son is in Japan for higher education. Her annual income by selling meat purpose pigs and piglets is more than 6 Lakhs. She is equally active in community work (social life), household work- and business-related works. Her mother, father including neighbors feels proud to see her balanced works and business dedication.

- **Kunti Dhobi (name changed) (Kusma-9, Parasi):** Kunta Dhobi is one of our beneficiaries from Nawalparasi district residential of Kusma-9, Parasi. She has 2 daughters and a son. She says, *“I wanted to educate my son for higher degrees but he left his study after the death of his father for the sake of her twin sister’s education.”* Kunta is a woman with courage to handle her children very patiently after the death of her husband. She participated in Income Generating Training of SETU Nepal in 2017 and was very thankful for training her for technical and behavioral skills to move forward in life. She utilized her seed money in a small retail shop and being very passionate she then got a chance to get involved in Entrepreneurship Training . Her youngest daughter completed +2 education and is searching for a bachelor studying opportunity at Kathmandu. As her son is engaging in seasonal wages now to support his family. But he shared his dream to be a tractor driver and buy own tractor for sustainable income and self- employment but he is facing difficulty to get a driving license due to the irritating government process although he learnt tractor driving skills.
- **Binda Kewat (name changed) (Rajbari-6, Parasi):** Binda is a mother of 1 son and 1 daughter (HIV+ve). Her husband was a worker in Gujraat India. When he was back, he was too sick and was treated in Butwal through donations from the community members but couldn't save his life. One year after the death of her husband she found herself and her daughter HIV +ve.

She was working for a school as a sweeper for a certain period of time but she left as the salary was very low (Rs. 3000 per month).

Binda started small retail shop in front of her home after getting post training financial



support from SETU Nepal at Rajabari Village of West Nawalparasi Parasi district about 15 km west from Parasi district headquarter. Her retail shop is in an ideal location of the village and running well. She is grabbing location specific advantage as well as using previous working relationships at community school. She operates mobile Chatpate shop during tiffin time in near school gate that

gives her additional earnings to top up her retail shop. During our interaction she said happily *"Now I am earning NPR.1200 per day with my small retail shop and Chatpate (instant snack) business"*. The income from this small business is supporting her to cover 2 children's education costs and manage their daily household expenses.