



COMPREHENSIVE STUDY OF SETU NEPAL'S CAPACITATED WOMEN (2009-2022)

Comprehensive research on socio-economic, legal, gender, and political empowerment. Aiming to generate insights for evidence-based planning and project design, the study assesses the status of women with HIV/AIDS, identifies gaps, and designs interventions focusing on socio-economic status, gender and legal rights, political participation, and issues related to safe working conditions and environmental practices.

OUTREACH

SETU Nepal reached 807 women through various training sessions representing 19 different districts across the country.

- Of the total 807 participating women, 3.98% have passed away, 8.05% were not in contact, 23.42% have migrated from their community, and 63.37% are still residing in the same community. A total of 763 micro businesses (direct cash generating economic activities) noticed among 807 total trained women participants.
- The study covered 59 percent of the respondents from married women and 41 percent of single women living with HIV. Single women were either widowed or single after separation.

TECHNICAL & FINANCIAL SUPPORT

- Diverse training programs: Women received introductory and advanced training in income generation, business, financial literacy, covering areas like animal husbandry, organic farming, tailoring, and more.
- Post-training support funds: 64% received Non-refundable IG Support Fund, and 36% received Refundable Business Start-up Fund.
- Impactful decision-making: Support funds played a crucial role in initiating new businesses, scaling existing ones, and acquiring resources for micro-business activities.
- Network connectivity: Start-up funds facilitated connections between HIV-infected women's networks and supportive organizations.
- Funding sources: 90% initiated micro-business using start-up funds and household income, 7.4% received loans from financial institutions, and 2.9% borrowed from relatives or friends.
- Repayment success: 58.1% of women have already repaid business start-up loans, while 3.2% are in the process of repayment.



EFFECTIVENESS OF CAPACITY BUILDING TRAININGS

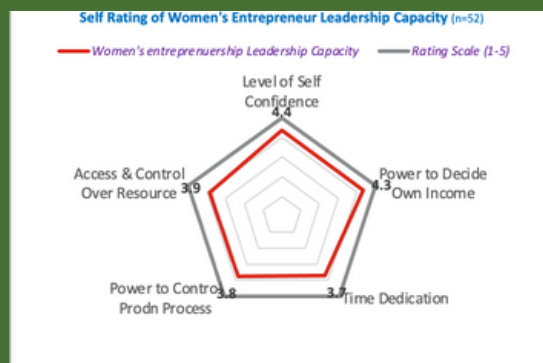
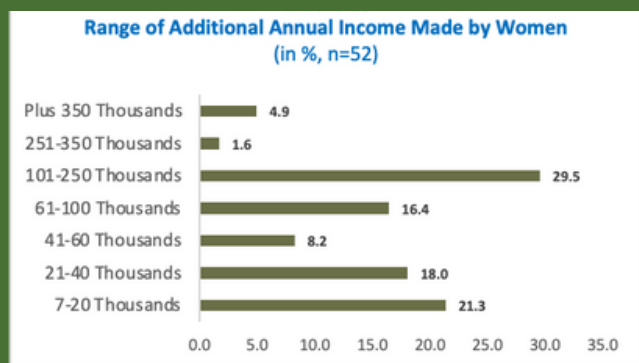
- Majority of the respondents felt that the training proved to be very useful to them, some of the respondents felt that it was moderately useful and none of the respondents felt that the training remained "less useful".
- The key aspect of the training package highlighted positive inspiration for managing one's health. This offered useful guidance on things like eating healthily, adhering to regular mealtime routines without waiting for other family members, prioritizing enough sleep, and practicing extra self-care during illnesses and menstrual cycles. These instances show how knowledge can be effectively converted into valuable habits.
- The training programs were crucial in boosting women's self-confidence, especially when it came to starting their own direct income-generating endeavors.
- More than half of the women have initiated new entrepreneurial ventures. About 22 % of women transformed their existing micro businesses after training.
- Another significant shift was noticed that they started to engage in HIV women specific groups to help each other financially and morally.

CONSISTENCY IN BUSINESS ACTIVITIES AND ITS SUSTAINABILITY

- Continuity: 68% of women continue their businesses, indicating sustained change.
- Reasons for Change: Family issues, financial hardships, health concerns, and losses prompted business changes.
- Migration and Opportunities: Internal migration, better job prospects, remittances, and less labor-intensive work drove business shifts.
- Initial Investment: Over 80% started with under 100 thousand rupees per business.
- Smooth Operations: 66.7% reported smooth, profitable micro-business activities.
- Income Distribution: Majority (63.9%) earn under NPR 100,000 annually, with 29.5% making NPR 101-250,000.
- Reasons for Closure: Better job prospects, improved family income, and age factors led to business closures.
- Spending Priorities: Income primarily used for children's education and expanding business operations.

WOMEN'S ENTREPRENEURSHIP LEADERSHIP AND INFLUENTIAL CAPACITY

- Majority of women invested additional business income independently.
- Women in nuclear families or single status had more decision-making freedom.
- Household decisions were jointly made by families, though some husbands still dominated.
- Half felt increased community respect post-business, while others reported no change.
- Community trusted WLHIV with financial loans for business.
- Many women involved in community institutions, but fear of disclosing HIV status hindered participation.
- Low awareness (9%) of government support provisions.
- Only 19% received support from local government.
- 37% received training from other organizations, 63% solely from SETU Nepal.



Source: Comprehensive Study of SETU Nepal's Capacitated Women - Setu Nepal (2023)



Noting down the learning

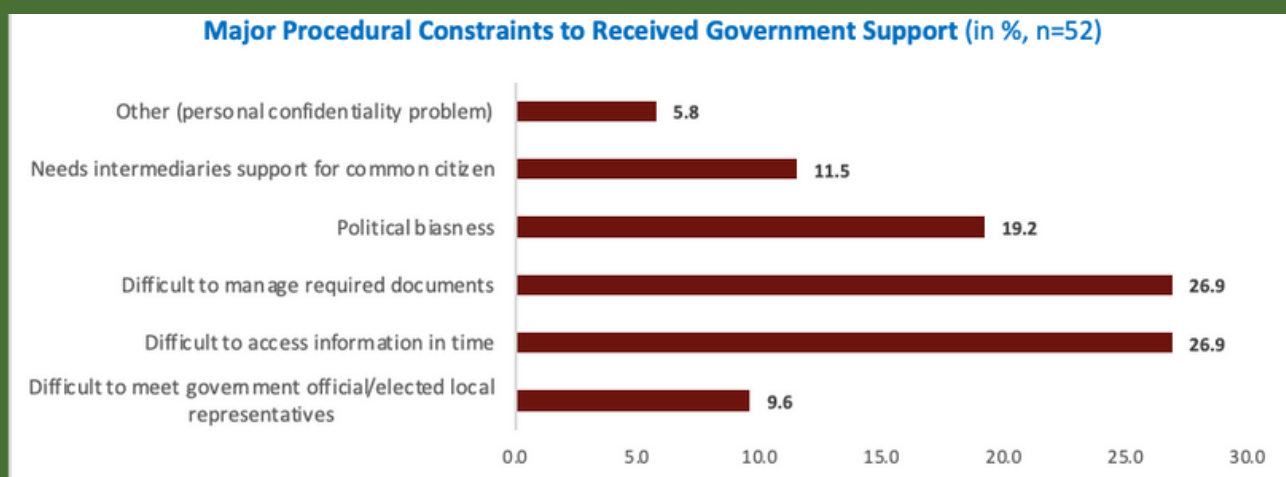


MAJOR BARRIERS WOMEN FACE IN THE BUSINESS ACTIVITIES

- Dependency on husband's support during peak business hours.
- Business interruptions due to post-COVID economic crisis and challenges in finding updated products/materials.
- Lack of knowledge in disease management for livestock and crops, impacting productivity.
- Difficulty in finding suitable space for micro-businesses, particularly in urban areas.
- Seasonal sales affecting ability to cover room rent costs.
- Challenges in obtaining individual goat insurance.
- Municipal restrictions on mobile micro-businesses without alternative locations.
- Lack of awareness on occupational health hazards, especially for certain businesses unsuitable for WLHIV and older women.

MAJOR PROCEDURAL CONSTRAINTS TO RECEIVE GOVERNMENT SUPPORT

- Difficulty managing required documents for WLHIV to access government support services.
- Challenges with migration credentials and letters of reference for WLHIV relocating for better job opportunities.
- Procedural challenges in accessing timely information for WLHIV beneficiaries, including gaps in obtaining and using information for public services.



Source: Comprehensive Study of SETU Nepal's Capacitated Women - Setu Nepal (2023)

SUCCESS STORY

Sabina Budathoki's journey from a survivor of gender-based violence to an influential figure is truly inspiring. Initially starting with vermicompost production in Kathmandu's Tarakeshwar Municipality, Sabina ensured a fresh vegetable supply and reduced market visits. Despite facing domestic violence and isolation, she courageously navigated motherhood's challenges. Attending entrepreneurship training by Setu Nepal proved pivotal, leading Sabina to venture into chicken farming, providing financial stability through egg and chicken sales. Sabina's evolution from a trainee to a trainer and motivator reflects her remarkable transformation and the impact of entrepreneurship on empowerment. Now, not only managing her entrepreneurial ventures, but Sabina also trains others, sharing her journey of resilience and success. Despite lacking formal education, she prioritizes her daughters' schooling, enrolling one in nursing studies. Living in temporary accommodation, Sabina utilizes her entrepreneurial skills to support her family, showcasing the potential for overcoming adversity through entrepreneurship.

Sabina's story is a testament to the transformative power of entrepreneurship, resilience, and determination. She stands as a beacon of hope, inspiring others to pursue their dreams despite facing challenges.



(All photos have been taken with the consent of the beneficiaries)

CONCLUSION

- Micro-business success rates vary, with challenges including business interruptions post-COVID, lack of updated technical knowledge, and skills in troubleshooting.
- Sustainable efforts are needed to combat social discrimination and stigma, requiring collaboration with private sector providers and local governments.
- Many beneficiaries lack access to information on government service provisions due to fear of disclosing their HIV-positive status.
- Donor support and partnerships are vital for sustaining positive changes and scaling up best practices, including post-training coaching and mentoring for beneficiaries and their enterprises.
- Continued funding support and technical assistance are essential for sustaining positive changes and scaling up successful initiatives.
- Efforts to address discrimination and stigma require sustained engagement and collaboration with various stakeholders.
- Provision of information and support for accessing government services is crucial for beneficiaries' well-being and empowerment.
- Donor support plays a key role in sustaining positive changes and expanding successful initiatives to reach more beneficiaries

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