

REPORT

**A MARKET ANALYSIS AND BENEFICIARY NEEDS ASSESSMENT FOR A
LIVELIHOODS SUPPORT PROGRAMME FOR *HARUWA-CHARUWA* IN SIRAHA
AND SAPTARI DISTRICTS (PROVINCE-2)**

SUBMITTED TO

THE BRIDGE PROJECT

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Executive Summary

In Nepal, bonded labourers are referred to as '*Kamaiya*', '*Haliya*' or *Haruwa-Charuwa* in different parts of the country. ILO survey (2009/10) estimated about 13 percent of household belong to forced labourers in the Terai region. By social group, Terai *Dalits* accounts for nearly one-third of the households. Recently the *Haruwa-Charuwa* system has transformed and declined, but has not disappeared and remains in the form of agricultural labour in the Terai of Nepal. *Haruwa-Charuwa* are yet not declared free and the government has not focused programme for the rehabilitation.

ILO has been implementing a project 'From Protocol to Practice: A Bridge to Global Action on Forced Labour (The Bridge Project)' to increase awareness and access to livelihood programmes for victims of forced labour. The project has already been implementing a sustainable livelihoods programme for 800 freed-*Haliyas* in Kanchanpur, Bajura, Surkhet and Jajarkot. The piloted model has been a successful intervention offering livelihoods support to the *Kamaiya*, which are very poor and marginalized. The Bridge project commissioned a market analysis and beneficiary needs assessments to recommend appropriate and viable skills development and income generating activities for livelihoods. The specific objectives of the assessment were:

- Mapping of recently completed and on-going livelihood programmes for forced labour target group, particularly *Haruwa-Charuwa* with the support of relevant development partners;
- Analyze labour market situation, identification of trades/skills in demands, possibilities of employment and self-employment in respective trades;
- Undertake needs assessment of targeted gender-sensitive beneficiary of forced labour, particularly *Haruwa-Charuwa*;
- Recommendations for cost-effective, target group (forced labour, particularly *Haruwa-Charuwa*) focused, sustainable livelihood options/programmes linking with employment or self-employment.

The research design was a combination of cross-sectional method incorporating both qualitative and quantitative. Quantitative methods were used to capture data through mini-survey with direct *Haruwa-Charuwa* beneficiaries, desk review from literature and secondary sources on income and financial indicators measuring business viability. Qualitative methods were used to collect data through purposively selected Focus Group Discussion (FGD), Key Informant Interview (KII), field observation and interaction with the direct *Haruwa-Charuwa* beneficiaries, training service providers, NGOs, financial institutions and employers to gather in depth information and understanding of livelihoods and market structure. Both qualitative and quantitative methods were used to collect *Haruwa-Charuwa* aspirations on business preferences.

Summary of Key Findings:

Socio-economic:

- The prevalence of *Haruwa-Charuwa* correlated with remoteness of the community.
- Very often, *Haruwa-Charuwa* took loan for their daily food expenses from landowner or moneylenders.
- Most of the *Haruwa-Charuwa* have a primary level of education only few of young being holding +2 certificate (12 Grade) and studying in the bachelor level.
- Savings groups and newly formed cooperative as the most available and preferred lenders of money between 15-20%, followed by MFIs and moneylenders at 28 and 36-60% interest rate

respectively. Commercial banks were least accessible to *Haruwa-Charuwa* communities with less than 1% of the respondents benefiting from their loans.

- Majority of *Haruwa-Charuwa* expressed their greatest concerns and fears, respondents listed issues such as poverty, remaining in *Haruwa-Charuwa* status, lack of productive work, and poor education for their children.
- Several *Haruwa-Charuwa* interviewed were facing health problems, some debilitating like depression or trauma, some chronic disease that prevented them working full time or at all. In this case, the overwhelming nature of their health problems contributed to a sense from the family that they did not have options for employment.
- Prevalence of poverty, in terms of volume and intensity, is higher in the rural areas, i.e. among the people depending primarily on agriculture.

Gender aspect on *Haruwa-Charuwa*

- Female-headed household tend to be slightly poorer than the rest of population in terms of income generation and activities.
- There is discrimination in male and female wage.
- Women who received vocational training, of them only 15 percent utilizing their skills in self/wage employment.

Access to finance

- Very unlikely to have a bank account of *Haruwa-Charuwa*, which probably also reflects that these are remote villages with fewer banks.
- Large number of the interviewed *Haruwa-Charuwa* have taken loans more often from moneylenders and employers at relatively high interest rates.
- Most *Haruwa-Charuwa* lack access to finance to start or expand their businesses.

Recognition of *Haruwa-Charuwa* issues

- Majority of *Haruwa-Charuwa* are vulnerable to exploitative housing situations in public land and they have received eviction notices from landowners.
- The families experience excessive working hours, low wages, bondage of one or more family members, and do not have the freedom of mobility or of changing the job or employer.

Livelihood priorities:

- A consultative process with key government officials, *Haruwa-Charuwa* leaders, NGOs and *Haruwa-Charuwa* beneficiaries and wider literature review revealed that imparting and improving employability skills and enterprise development is must for the *Haruwa-Charuwa* and their livelihood options.
- Comparatively, the member involved in Savings and Credit are well-off than the others. It was observed that the Savings and Credit members have a basic level of financial literacy and they were involved in economic activities.
- Some of the *Haruwa-Charuwa* received two-three short-term trainings but due to lack of specific skills or lack of recognition of the acquired skills, majority of them remained either unemployed or under-employed.

Current livelihood activities of *Haruwa-Charuwa*:

- The majority of the *Haruwa-Charuwa* rely on daily wage as agricultural labour for their livelihoods. Over, 30 percent are engaged in farming activities by renting out land from the landowners.
- Majority of *Haruwa-Charuwa* depend on seasonal wage labour and less than 5 percent migrate to India for labour work. Other significant livelihood options reported were livestock rearing, firewood collection and selling, and very few reported remittances.

Understanding of aspiration and preference of *Haruwa-Charuwa*:

- Numerous *Haruwa-Charuwa* lacked 'vocational imagination'.
- *Haruwa-Charuwa* experienced unfair wage from abusive landowners and they migrate other adjoining districts for seasonal employment and economic opportunities.
- The assessment showed that there were main five areas of trade, which many youth and women prefer: (i) driving; (ii) automobile mechanics; (iii) tailoring; (iv) beauty parlor; (v) soap making
- Most of *Haruwa-Charuwa* are unskilled and unable to take advantage of economic activities on offer.
- The most demanded skills for men were automobile, construction. Meanwhile, for women, the most demanded skills was agricultural followed by tailoring.

Existing potentially viable trade for *Haruwa-Charuwa*:

- Many basic tasks that others take for granted are very difficult for *Haruwa-Charuwa*, which makes providing skills and livelihood opportunities more challenging for training service providers.
- Include complementary courses in business skills/entrepreneurship, marketing, customer services, inter-personal relations and financial literacy.

Ranking of most promising business:

- The analysis of viability used a combination of financial and non-financial indicator to conclude viability. Based on the analysis of viability and technical judgement, the following business were most viable (per ranking) and are recommended for the programme to support.
- Many *Haruwa-Charuwa* who worked as agriculture labour or construction worker mentioned work-related pain. Culture may also play a role in how work-related health problems are viewed.

Ranking of selected promising vocational skills:

The most marketable vocational skills recommended for the project based on skills determinant choices include, socio-economic, infrastructure and training. The assessment identified a range of marketable skills, which are likely to offer the greatest opportunities for *Haruwa-Charuwa* youth and women. The most practical skills are those that support self-employment linked to specific areas of business. The most promising vocational skills in demanding sub-sectors are automobile, building constructions, electrical, agricultural and service. See Annex: 10 for details.

Conclusions

The findings of the assessment concluded that the targeted *Haruwa-Charuwa* mostly depend on agricultural labour wage and subsistence agriculture for their livelihoods. Some projects targeting *Haruwa-Charuwa* but there is not significant changes in the lives of the *Haruwa-Charuwa*.

It was found that there are several marketable skills, which the BRIDGE project can invest into support *Haruwa-Charuwa* youth and women. Some of the prioritized skills are auto-mechanics, aluminium fabricator, electric appliance repair, and off-season vegetable.

Overall, the following recommendations were made based on the findings:

Key recommendations:

- Conduct and encourage participation in job-specific vocational training for *Haruwa-Charuwa* especially women so they are more readily employable.
- Despite there is limited and less attractive labour market choices for women, quality vocational training can be a powerful instrument to overcome unproductive, low-paid and low-status work.
- Provide 'soft skills' training to help ease the transition into work environments.
- Include financial literacy education (loan/interest concepts, basic money saving tips, budgeting, etc.) and entrepreneurship development during the training course.
- Increase follow-up with *Haruwa-Charuwa* and employers even after job placement.
- Provide counseling and encourage mentorship roles between employers to ease the transition of new employers considering hiring *Haruwa-Charuwa*.
- Many *Haruwa-Charuwa* are more concerned with their children's ability to move ahead rather than their own, so market driven vocational skills and livelihood options for adult may need incorporate elements of:
 - Counseling *Haruwa-Charuwa* so they can have skills for better employment opportunity, perhaps explaining how that will benefit their children;
 - Understanding that a wider array of work is available in the market for them;
 - Training as per market demand to improve their employability;
 - Debt management assistance
- Providing opportunities for *Haruwa-Charuwa* to participate in development process would help them broaden their networks and improve access to resources and opportunities.
- Supporting *Haruwa-Charuwa*, those suffering from health problems for finding jobs that would work with their health concerns.
- Include Occupational Safety and Health to override culturally-based reluctance to prevent from work related injury and seek treatment.
- There is substantial need to ensure that *Haruwa-Charuwa* are equipped with basic knowledge of their rights and responsibilities. The *Haruwa-Charuwa* Freedom Forum should work closely for their well-being.
- Most of the project supported *Haruwa-Charuwa* for some time, which could help them for their short-term needs, but there is need for a continuous capacity-building system for *Haruwa-Charuwa* to help them fill long-term capacity building needs.

CHAPTER 1. INTRODUCTION

1.1 BACKGROUND

With almost 30 million population, Nepal remains 142th ranked on the Human Development Index with an average value of 0.602. (UNDP, 2020). Among the total population, 51.6 percent are of female and the productive age (15-59 years) population is 60.5 percent (CBS, 2017). The absolute poverty ration is at 18.7 percent (National Account, 2018), where population with multidimensional poverty is 28.6 percent, where the urban population are only seven percent multidimensional poor and rural are 33 percent poor (National Planning Commission, 2018). The Nepal Labour Force Survey-III (2018) reports that the labour participation rate is 38.5 percent and 11.4 percent unemployed working age population. The Asian Development Bank Basic Statistics Reports that 15 percent of employed population in Nepal has purchase power parity below 1.90 USD. The Nepal Labour Force Survey-III (2018) reports Nepal has 31,338 population in forced labour, whereas the Global Slavery Index (2018) reports 171 thousand population of Nepali workforce are victim of modern day slavery that includes forced labour.

The *Haruwa-Charuwa* bonded labour systems in place for generations in Terai. The South-Eastern Terai of Nepal as the hotspot of Haruwa-Charuwa. An ILO survey in 2013 found that 97,000 adults, mostly men, and 13,000 children are in forced agricultural labour, through a system called *Haruwa-Charuwa* (Kumar KC, Subedi and Suwal 2013). Hierarchical caste-and gender-based discrimination are widespread across the country, for that matter, Dalits and women have mobilized movements against caste and gender based discrimination. These discriminations often take province-specific manifestations. Haliya is a local manifestation of caste-based discrimination in Province 7. Landless and Haruwa-Charuwa is the local manifestation in Province 2. Landless is an issue across the Terai districts.

Within the families of *Haruwa-Charuwa*, men work growing crops, and women, children and the elderly work as cattle herders or as domestic servants. Most of the people are landless from the lower castes-*Dalits, janjati (indigenous)* and some landless Muslims. The *Kamaiya* Labour (Prohibition) Act, prohibiting some *Kamaiya* forms of bonded labour was finally adopted in 2002. The Government of Nepal officially eliminated the *Haliya* system in September 2008 and cancelled the debt of *Haliya* who previously worked the land of landowners or moneylenders. Despite putting in place formal laws and structures to outlaw traditional bonded labour, agricultural bonded labour still exists in altered forms, i.e. *Haruwa-Charuwa*.

ILO has been implementing 'The BRIDGE' project' to create sustainable livelihoods for 800 freed-Haliya in Kanchanpur, Bajura, Surkhet and Jajarkot. Another phase of the activities aim to target an additional 200 *Haruwa-Charuwa* (100 each in Siraha and Saptari Districts) in Province 2. The study therefore focused on market analysis and beneficiary needs assessment for a livelihood support programme for *Haruwa-Charuwa* in Siraha and Saptari districts.

1.2 OBJECTIVE

The objective of this task is to collect and compile information on the following aspects in Siraha and Saptari districts:

1. Mapping of recently completed and on-going livelihood programmes for forced labour target group, particularly *Haruwa-Charuwa* with the support of relevant development partners;
2. Analyse labour market situation, identification of trades/skills in demands, possibilities of employment and self-employment in respective trades;

3. Undertake needs assessment of targeted gender-sensitive beneficiary of forced labour, particularly *Haruwa-Charuwa*; and
4. Recommendations for cost-effective, target group (forced labour, particularly *Haruwa-Charuwa*)-focused, sustainable livelihood options/programmes linking with employment or self-employment.

1.3 METHODOLOGY

The research study has been applied mixed method by using both, primary and secondary data/information. The assessment adopted a cross-sectional study design; using data collection techniques that comprised qualitative participatory approach methodologies to provide information on the existing skills and livelihoods gaps as per market demand in Siraha and Saptari districts. Both primary and secondary data were collected from identified respondents and sources respectively. Qualitative data was collected from identified key informants through in-depth interviews (KII) and Focus Group Discussion (FGD) with *Haruwa-Charuwa* and other stakeholders.

Literature Review:

A range of published and unpublished literatures produced by academician, government, non-government organizations and agencies were reviewed during the study period. Reviewed works are cited in appropriate places and are mentioned in the list of the references.

Key Informants Interviews (Semi-structured):

Some selected individuals were consulted and interviewed to have in depth knowledge/information in the related issues of *Haruwa-Charuwa*. These key informants in the Siraha, Saptari, Janakpur and Kathmandu were government officials, *Haruwa-Charuwa* leader, officials from financial institutions, training service providers, NGOs, representatives of the political parties working in the local level, civil society members, and employers.

Focus Group Discussion (FGD):

FGDs were of semi-structured in nature as some of the lead questions and checklists for the required information were prepared. Some of the Participatory Rural Appraisal (PRA) tools were utilized during such FGD, such as cause-effect analysis, power structure analysis, timeline and time-trend etc.

Observations:

The consultant visited *Haruwa-Charuwa* communities in Siraha, Saptari and Janakpur to interact with *Haruwa-Charuwa* and other people. Meanwhile, the settlement pattern, living conditions and their status also observed. These observations have also supported to lead the discussion and make some of the practical recommendations.

The consultant assessed the skills and livelihood opportunities in terms of its (i) competitiveness potential; (ii) impact on the local economy; (iii) suitable for *Haruwa-Charuwa* target beneficiaries; and (iv) cross-cutting themes and synergies with quality of the business environment and on skills development.

1.4 SAMPLING METHODS

Due to the nature of the target group, purposive sampling method was used in the assessment. In addition, convenience sampling (phone interviews with easy to reach individuals) methods were employed, by leveraging existing relationships formed with actors through previous and existing work in the province 2. The assessment ensured fair representation of *Haruwa-Charuwa* respondents from

the districts and other market actors when possible. In addition, selection of respondents was also conducted to ensure inclusivity across settlement of *Haruwa-Charuwa* in north and south of highway, and all socio-economic backgrounds, caste, sex and ethnicities.

1.5 LIMITATIONS OF ASSESSMENT

Seasonality and timing of the assessment would have an impact on its finding. March to May are the primary harvesting months for the summer cereal crop i.e. wheat, mustard, lentil etc. As the field visits were conducted in mid of March, *Haruwa-Charuwa*, especially agricultural labours, have not fully participated in the FGD.

As is the case in all surveys of this nature, several types of bias were considered, including:

- Respondent recall, perceptions, and bias, especially about land, income, expenses and debt;
- Due to the scatteredness of the *Haruwa-Charuwa* population in Southern Terai, only some municipalities and rural municipalities of Siraha and Saptari were covered for the FGDs and cannot be generalized in the national context; and
- Sample bias-very less representation of potential youth beneficiaries (young population) as this was harvesting season of summer cereal crop and seasonal migration.

Again, due to the nature of the assessment, the study has mostly adopted qualitative information and data analysis was conducted over a short period, to highlight key aspiration of *Haruwa-Charuwa*, market demand and potential opportunities for livelihoods options.

1.6 STRUCTURE OF THE REPORT

In order to give basic information the assessment initially provide the background, objectives of the research, the methodology adopted and limitations of the study. In the second section, briefly reviews the legal framework, policies and programmes regarding *Haruwa-Charuwa*. The third section serves to summarize the general social status of *Haruwa-Charuwa* in Siraha and Saptari districts. The livelihood status of *Haruwa-Charuwa* and needs/aspiration are shown in Section 4. In the fifth section, the labour market information described. The Section 6 compare the livelihood options. In the last section, the conclusion, findings and recommendations are suggested.

CHAPTER 2. REVIEW OF LEGAL FRAMEWORK, POLICIES AND PROGRAMME

2.1 ILO CONVENTIONS AND INTERNATIONAL INSTRUMENTS

The Government of Nepal has ratified 11 ILO Conventions including, seven fundamental Conventions, one governance Conventions and three technical Conventions. Among the Fundamental Conventions, Nepal has ratified Forced Labour Convention, 1930 (No.29); Right to Organize and Collective Bargaining Convention, 1949 (No. 98); Equal Remuneration Convention, 1951 (No. 100); Abolition of Forced Labour Convention, 1957 (No. 105); Discrimination (Employment and Occupation) Convention, 1958 (No. 111); Minimum Age Convention 1973 (No. 138); and Worst Forms of Child Labour Convention, 1999 (No. 182).

According to the International Labour Organization, the definition of forced labour has been consistent since the passage for the ILO Forced Labour Convention, 1930 (No.29). However, the focus on particular types of forced labour have shifted as new forms of exploitation of labour have emerged; similarly, the indicators of forced labour have evolved over time (ILO 2014). The ILO (2014) indicators of forced labour are aimed at providing guidance in identifying situations of forced labour. These include: abuse of vulnerability; deception; restriction of movement; isolation; physical and sexual violence; intimidation and threats; retention of identify documents; withholding wages; debt bondage; abusive working and living conditions; and excessive overtime. These indicators are preferred as a useful means to operationalize the concept of forced labour.

Bonded labour is generally described as a type of forced labour and is also known as debt bondage or debt labour. It occurs when a person is forced to use their physical labour to pay off a debt acquired by them or their family, or inherited from their antecedents. They are forced into working for little or no pay, with no control over their debt and the value of their work invariably becomes greater than the original sum of money borrowed.

2.2 NATIONAL LEGISLATION RELATED TO HARUWA-CHARUWA

Nepal has constitutionally guaranteed the commitment to decent work, fair labour relations and criminalized unfair and exploitative employment practices. The constitution of Nepal under Fundamental Rights Section has provisioned decent work and rights of workers in various articles that includes: Rights to Labour (Art. 34) provisioning rights to appropriate remunerations, Access to Social Security, Form and Join Trade Unions, Engage in Collective Bargaining; Rights to Employment (Art. 33) provisions freedom of choice on employment and rights to fair employment practices; Prohibition of Child Labour (Art. 39.4); and Affirmative Provisions to form laws to protect rights of labourers (Art. 18). Similarly, under the State policies chapter of the Constitution has adopted state policy to strengthen competency of labourers, guarantee social security and basic rights for all labourers, abolish all forms of child labour and to regulate, manage and promote safety and protection in foreign employment (Art. 51-I, Policies related to labour and employment). The State Policy relating to social justice and inclusion (Art. 51. J) has to identify free bonded labours, Kamlari, Haruwa, Charuwa and rehabilitate them by providing housing plot for residence and cultivable land or employment opportunities for their livelihoods.

The legal policies in Nepal has obliged Federal and Provincial Government to make necessary arrangements for defending rights of workers and promote decent work in Nepal. The Right to Employment Act (2018) has provisioned office of Employment Information and Service in every local level and the local government are obliged to fix minimum wage of constructions related workers. The Labour Audit has become mandatory for all establishments and a general standard for labour audit

has been adopted in the year 2018. The National Labour Code has provision to recognize seasonal workers, domestic workers and tea plantation workers however, most of the standards are not applied and enforced adequately. The Labour Offices have mandate for the enforcement of Labour Codes and legal provisions related to labour administration.

Nepal has not ratified ILO convention: Domestic Workers Convention, 2011 (No. 189); Violence and Harassment Convention, 2019 (No. 190); and Protocol to 2014 to the Forced Labour Convention, 1930. These conventions are most relevant and important for promoting rights to be organized and collective bargaining in the context where almost 4 million Nepalese are migrant workers, having more than 200 thousand domestic workers and every years thousands of workers have been suffering from harassment, violence, exploitation and forced labour in Nepal. Nepal has been identified as one of the pathfinder country for implementation of SDGs 8.7. The Government of Nepal has been putting consolidated efforts on tackling unfair labour relations, forced labour, modern slavery and taking up decent work for all into practice. The Government of Nepal has drafted implementation plan and designated office to implement Alliance 8.7 at provincial and local level.

2.3 BRIEF OVERVIEW OF POLICIES AND PROGRAMMES OF GOVERNMENTS AND DEVELOPMENT AGENCIES

Government of Nepal (GoN) has been able to make significant reduction on traditional forms of forced labour and bonded labour practices in Nepal. The most significant action has been the recognition of *Kamaiyas* and bonded labourers. GoN promulgated the *Kamaiya* Labour (Prohibition) Act 2001 to free and rehabilitate bonded agricultural labourers under the *Kamaiya* system. The Act also included agricultural labourers like *Haliya/Hali* (in the hills) and *Haruwa-Charuwa* (in the Terai) under the term '*Kamaiya Labour*' and declared these practices as illegal and punishable.

The GoN together with development agencies have been implementing Freed *Kamaiya* and Freed *Haliya* Rehabilitation programmes with provision of land allocation, support for house construction and skills training opportunities. The GoN has initiated the process of revising the existing Bonded Labour Act in 2018 to widen its scope to address all forms of bonded labour in the agriculture sector.

Recently the *Haruwa-Charuwa* system has transformed and declined, but has not disappeared and remains in the form of agricultural labour in the Terai of Nepal. The budget has been allocated for 'Build Our Village Ourselves' development and employment generation in partnership with the local level. It has also focused on 'Special Employment Programme' targeting unemployed registered former *Kamaiya*, *Haliya*, *Haruwa-Charuwa*, *Kamlari*, marginalized, endangered and poor communities, the disabled and the unemployed of food-insecure region registered at local Employment Service Centers (GoN FY 2019/20). *Haruwa-Charuwa* are yet not declared free and the government does not apply the rehabilitation services and interventions. 'Build Our Village Ourselves' and 'Special Employment Programme' requires registered *Haruwa-Charuwa* in Employment Service Centers. It was observed that Employment Service Centers at the Rural Municipal and Municipal level not operational or have very limited capacity to function and provide services to *Haruwa-Charuwa*. There are now a range of legal instruments that should protect people and groups of like the *Haruwa-Charuwa* from bonded and forced labour. However, in practice, there is still long way to go to enforce legislation.

ILO implemented Sustainable Elimination of Bonded Labour (SEBL) project in two phase (2001-2005 and 2006-2010) to address the problem associated with *Kamaiya* and *Haruwa-Charuwa* system. Government and other development agencies significantly contributed in reduction of incidence of bonded child labour. The second phase of SEBL focused on training, simplifying loan processes for bonded labour families, and encouraged for unionization of bonded labour families. Similarly,

Freedom Fund’s South-Eastern Hotspot programme contributed in minimization of *Haruwa-Charuwa* issues and addressed employability issue through skills and livelihood interventions in Siraha, Saptari and Dhanusha through a dozen of service provider/NGOs. The second-phase of Freedom Fund Nepal hotspot project, focused on addressing the bonded labour issues for eradication of *Haruwa-Charuwa* system in eight districts of Terai. There are some other completed and on-going projects working in the Siraha and Saptari targeting marginalized and disadvantaged communities however, their direct beneficiaries are not *Haruwa-Charuwa*.

Table 2.1: Recently completed and on-going livelihoods programmes for *Haruwa-Charuwa*

S.N.	Project/Organization Name	Short Name	Type of Organization	On-going/ Completed	District(s)
1.	Various Project through Ministry of Social Development	MoSD	GoN	On-going	Siraha/ Saptari
2.	Rural Enterprises and Remittance Project	SAMRIDHI	GoN	On-going	Siraha/ Saptari
	Micro Enterprise Development Programme	MEDPA-TA	UN	On-going	Siraha/ Saptari
3.	Elam and Riverbed Farming	Elam/RbF	INGO	On-going	Siraha/ Saptari
4.	Enhanced Skills for Sustainable and Rewarding Employment	ENSSURE	INGO	On-going	Siraha/ Saptari
5.	Enhanced Vocational Education and Training	EVENT	INGO	On-going	Siraha/ Saptari
6.	Safer Migration Project	SaMI	INGO	On-going	Siraha/ Saptari
7.	Save the Children International	SCI	INGO	On-going	Saptari
8.	United Nations Children’s Fund	UNICEF	UN	On-going	Siraha/ Saptari
9.	Street Child	SC	INGO	On-going	Siraha/ Saptari
10.	Early Grade Reading Programme-RTI	RTI	INGO	On-going	Siraha/ Saptari
12	Freedom Fund-HOTSPOT		INGO	On-going	Siraha/ Saptari

Over the last two decades, government and development agencies have designed and implemented a number of interventions on livelihoods and economic opportunities. Some of them have failed, and others succeeded which have holistic approach in improving the lives and livelihoods of *Haruwa-Charuwa* communities. The new federal political system with three tiers: central, provincial and local municipal government has decentralized the power. Local government is an important new structure under the decentralized system, which now has devolved responsibility for managing budgets to deliver local services. Provincial government bridges between local and central government and is responsible for development and implementing policy on areas such as education, health and livelihoods through Ministry of Social Development. The central level government commands a higher level of oversight in relation to legislation and policy as well providing budget down to provincial and local levels. Moving forward concerted efforts should be made to identify those livelihoods and economic opportunities interventions that can be scaled p benefits large number of *Haruwa-Charuwa* linked closely to other resilience building interventions in a sustainable manner. The development agencies programme should link with local government to further strengthen their capacity and access to labour markets.

CHAPTER 3. GENERAL SOCIAL STATUS OF HARUWA AND CHARUWA IN SIRAHA AND SAPTARI

3.1 DEMOGRAPHIC INFORMATION

Province 2 is the mostly densely populated province with a density of 559 people per square kilometre against the national population density of 180 per square kilometre. The districts in Province 2, which have higher proportion of people of Madhesi origin, are well connected by the East-West highway and airports but are not among the top destination for domestic migrants. The cultural factors, availability of services, administrative reforms, infrastructure development, and geographical remoteness all affect people's choices of movement and settlement.

Siraha and Saptari districts in the plains of Nepal located in Southern- Eastern of Province 2 with a population of 637,328 and 639,284 respectively (CBS Census, 2011). Based on the 2011 CBS population census, Siraha and Saptari demographic information is summarized in Table 3.1. In comparison, Saptari has the highest multidimensional poverty with poverty index value of 0.43. About 85% of Saptari's population is among the multidimensional poor and on average households are deprived in 50% of the poverty indicators.

Table 3.1: Demographic population of Siraha and Saptari Districts

CATEGORY	SIRAHA	SAPTARI
Total Population	637,328	639,284
Male	310,101	313,846
Female	327,227	325,438
Sex Ratio	94.8	96.44
Total Households	117,929	121064
Average Household Size	5.4	5.3
Poverty Rate	41.8	39.5
Literacy Rate of 6 years and >	50.1	54.5
Population Density Per Sq.Km.	536.5	469.03
Ethnic Groups	Mushahar, Koiri, Chamar, Dhanuk, Tharu	Tharu, Mushahar, Khatwe, Batar, Sardar, Muslim, Yadav, Teli

Siraha District:

Siraha district is lying in between the geographical coordinates extending within latitude 26°33'N to 26°55'N and longitude 86°06' to 86°26' (CBS, 2013). The district has an area of 1,188 Sq. Km. The district is bordered with Saptari district in the east, Udaypur district in the north, Bihar State of India in the south and Dhanusha District in the west. The head quarter of the district is Siraha and the major market center is Lahan. The district has nine rural municipality and eight municipality.

Saptari District:

Saptari District is situated at between latitude 26°25'N to 26°47'N and longitude 86°28' to 86°07' in the east of Nepal. It borders with Sunsari district in the east, Udaypur district in the north, Bihar State of India in the south and Siraha District in the west. The district has an area of 1,363 Sq. Km. The district head quarter and major market center is Rajbiraj as well as Lahan. The Saptari district has nine each rural municipality and municipality.

Table 3.2: List of Rural Municipality and Municipality in Siraha and Saptari.

SIRAHA				SAPTARI			
S.N.	Rural Municipality	S.N.	Municipality	S.N.	Rural Municipality	S.N.	Municipality
1.	Aurahi	1.	Mirchaiya	1.	Rajgadh	1.	Kanchanrup
2.	Naraha	2.	Lahan	2.	Rupani	2.	Rajbiraj
3.	Arnama	3.	Siraha	3.	Tirahut	3.	Khadak
4.	Bhagwanpur	4.	Dhangadhimai	4.	Mahadeva	4.	Dhakneshwori
5.	Nawrajpur	5.	Kalyanpur	5.	Bishnupur	5.	Saptakoshi
6.	Bishnupur	6.	Karjanha	6.	Chhinnamasta	6.	Surunga
7.	Bariyarpatti	7.	Golbazar	7.	Balan Bihul	7.	Shambhunath
8.	Laxmipur Patari	8.	Sukhipur	8.	Tilathi Koiladi	8.	Bode
9.	Sakhuwanankarkatti			9.	Agnisair Krishna Savaran	9.	Hanumannagar Kankalini

The demography was a fair representation of normal demography characteristics in *Haruwa-Charuwa* settlements, the majority of households were headed by male and less than 20 percent of the households were female-headed.

TRANSPORTATION:

Both Siraha and Saptari districts are well connected with Mahendra Highway as this national Highway passes right through the district while connecting all the major towns (except Rajbiraj). Other rural municipalities are also connected with Postal Highway which is not year-round operational. Tertiary road networks are also not very good conditions in both districts.

3.2 DISTRIBUTION OF HARUWA AND CHARUWA POPULATION IN SIRAHA AND SAPTARI DISTRICTS

Province 2 is diverse by both caste and ethnicity. Madhesi constitute the largest ethnic group at 67.2 per cent of the total population with the inclusion of Madhesi Dalits 15.4 per cent. However, the Madhesi identity is not a homogenous category, as it can be further differentiated along caste lines and religious practice (Dastider, 2013). The development of Madhesi Dalit identity is distinct from other so called 'high' caste Madhesi groups and therefore need to be addressed separately. Muslims, constituting a major religious minority group in Province 2, make up 11.6 per cent of the total population and their identification with the Madhesi category is somewhat ambivalent. The province is also diverse in terms of language Maithili is spoken as mother tongue by 45.3 per cent of the total population, making it the most widely spoken language in Province 2 and especially in south-eastern part of the Province. Khas Nepali, the dominant national language that is recognized by the Constitution for official use in all the provinces is spoken as mother tongue by only 6.7 per cent of the total population in Province 2.

Haruwa-Charuwa:

Haruwa are persons who plough land for others in exchange for land to cultivate, or repay a debt owed to them. *Charuwa* are those people who are mainly employed for herding cattle. Hierarchical caste-based system is deep rooted in the Terai with subsistence economy in rural areas. High caste, mid-sized and large landowners are employers of *Haruwa-Charuwa*. Recently the system has transformed and declined but has not disappeared and remains in rural areas with low access of resource, employment opportunity and poor road network. The decline in *Haruwa-Charuwa* system has various reasons including old sets of relations became incompatible with the changing political

environment (i.e. Maoist armed struggle 1996-2006) in the country. However, the estimated total number of adults working under forced labour in the *Haruwa-Charuwa* system was 97,000, of whom a large majority (85%) were men (ILO, 2013). Two thirds of *Haruwa-Charuwa* households are Terai *Dalits* and 95 percent were affected by forced labour. Of the 13,621 surveyed households in nine VDCs of Dhanusha, Siraha and Saptari districts, the overall prevalence rate of Haruwa was 12 percent in eastern Terai (Dhakal, 2007) as forced/bonded labour in agriculture. It is estimated that *Haruwa-Charuwa* falls under the extreme poor, which is 50% of total poor in the both districts.

Table 3.3: Distribution of Bonded Labour (Affected/ Not Affected by Forced Labour)

District	Number of households				
	Affected by Forced Labour (FL)	Not affected by FL	Total	% in FL	Not affected by FL
Sunsari	6708	120841	127549	5.3	94.7
Saptari	10868	102063	112931	9.6	90.4
Siraha	17639	88169	105808	16.7	83.3
Dhanusha	23384	98997	122381	19.1	80.9
Sarlahi	15226	99838	115064	13.2	86.8
Routahat	14757	78087	92844	15.9	84.1
Bara	14703	78790	93493	15.7	84.3
Bajura	2026	20201	22227	9.1	90.9
Achham	1226	48892	50118	2.4	97.6
Doti	1577	35090	36667	4.3	95.7
Dadeldhura	656	23004	23660	2.8	97.2
Baitadi	2379	37471	39850	6.0	94.0
Total	111149	831443	942592	11.8	88.2

Household size:

Household size has a significant impact on the way of life for a particular household. A smaller household is easier to maintain than a larger one, given that source of income and resources are usually limited. Regarding the *Haruwa-Charuwa* whose livelihood options are very limited, the size of the household is more critical when it comes to the means of livelihood in the communities where they currently are. The majority of household size of *Haruwa-Charuwa* community had been 4 to 10 members. Around 10 percent of *Haruwa-Charuwa* community households had between 11-16, with a few cases going beyond 16 members in a household.

Table 3.4: Household, population and population density

District/ Municipality	House- holds	Pop ⁿ						
		Total	Male	Female	Area in Sq. Km.	Average Household Size	Sex Ratio	Populatio n Density
Siraha	117929	637328	310101	327227	1188	5.4	94.77	536
Saptari	121064	639284	313846	325438	1363	5.28	96.44	469
Lahan	6483	33927	17536	16391	20.23	5.23	106.99	1677.06
Siraha Municipality	5404	28831	14226	14605	23.78	5.34	97.4	1212.41
Rajbiraj Municipality	7751	38241	20044	18197	11.96	4.93	110.15	3197.47

3.3 SOCIAL DIVERSITY AND GEOGRAPHICAL DISTRIBUTION OF HARUWA AND CHARUWA

The dominant cultural practices in Province 2 are shaped by Hinduism and Islam. Eighty-five per cent of the total population in the province follow Hindu religion. The second largest religious group in Province 2 are Muslims, whereas the national level, Muslims are the third largest religious group in Nepal, making up almost 4.3 per cent of the total population. Ninety-six per cent of Muslims live in the Terai districts with nearly 60 per cent of them concentrated in ten Terai districts. The high degree of Muslims concentrated in Siraha and Saptari districts make them particularly visible, and they are also marked by relative cultural isolation along with economic and educational deprivation.

Of the estimated 90 thousand working children, one-third are in forced labour with 30 percent in the Siraha and Saptari districts. While 95% of the Dalit households show bondage, 47.2% of those bonded are also from non-Dalit families. Among the social groups, 17 percent of the total working children in forced labour come from Terai *Dalits* alone.

Table 3.5: Distribution of Households affected by Forced Labour [According to Caste, Per District]

District	Number of households				
	Dalit	Non-Dalit	Total	% in FL	No. Dalit HH
Sunsari	3336	3371	6707	49.7	50.3
Saptari	7524	3344	10868	69.2	30.8
Siraha	12325	5314	17639	69.9	30.1
Dhanusha	12340	11044	23384	52.8	47.2
Sarlahi	8123	7103	15226	53.3	46.7
Routahat	9902	4855	14757	67.1	32.9
Bara	7947	6756	14703	54.1	45.9
Bajura	1131	895	2026	55.8	44.2
Achham	218	1009	1227	17.8	82.2
Doti	613	964	1577	38.9	61.1
Dadeldhura	207	449	656	31.6	68.4
Baitadi	1585	794	2379	66.6	33.4
Total	65251	45898	111149	58.7	41.3

Most of the *Haruwa-Charuwa* communities were southern part of the district or south from the highway. The land ownership pattern still determines the economic prosperity, social status and political power of any individual or family.

3.4 EDUCATION STATUS OF HARUWA AND CHARUWA

Overall literacy rate of Siraha is 40.31 percent, with male literacy of 55.55 percent and female of 32.26 percent. The *Dalits* alone comprise 19.25 percent, Janjati/aadiwasi 14.8 percent and religious minorities 7.25 percent of the total population. The high drop-out rate of *Haruwa-Charuwa* especially in primary level education which is also first major exit point from the general education system. Government of Nepal has been providing scholarships for the deprived children to increase the access in primary education. The net enrolment rate in primary schools has risen to 97 percent, (UNICEF, 2021). However, the country still has many challenges to tackle. Socio-economic status, ethnic differences and inequity in access are the key issues of education sector. *Haruwa-Charuwa* face barriers to enrolment and attendance include poverty, social exclusion and social norms. Majority of respondents were willing to enroll children in private school but their economic conditions not allowing them to cover the cost of school fee, books, tuition and other costs.

The majority of the respondents in *Haruwa-Charuwa* communities did not have any formal education and less than 20 percent attained primary level education. A smaller percentage, *Haruwa-Charuwa* transitioned to diploma and bachelor level. Most of the youth interviewed requested vocational training opportunities to equip them with the necessary skills to take advantage of available employment as well as engage actively in local and national market economy.

3.5 ORGANIZATIONAL NETWORK OF HARUWA AND CHARUWA

Haruwa-Charuwa Freedom Forum-(*Haruwa-Charuwa Adhikar Manch*) is an ad-hoc forum engaged in identification, release and rehabilitation of *Haruwa-Charuwa* in three districts, i.e. Dhanusha, Siraha and Saptari. It represents the concerns of people victimized as trafficked labourers, land-base and cast-based bondage that perpetuates bonded labour system, untouchability and caste in rural and urban areas within the three districts. They have two kinds of group at the community level, the one is called 'Community Freedom Forum' at the ward level. Through the democratic process, they select district level network, which mobilize the groups as well as supporting on organizing for networking, and advocating for their rights. Central committee work as an umbrella organization for *Haruwa-Charuwa* to advocate and raise their members' voice at national level. The leadership and administrative capacity of central and district network is very poor to advocate properly and collaborate with government and development agencies.

Similarly, the other groups are formed as 'Savings and Credit Group'; these groups are gradually registering as a cooperative. More than hundreds of groups have been formed in the three districts, i.e. Siraha, Saptari and Dhanusha. Comparatively, the member involved in Savings and Credit are well-off than the others. It was observed that the Savings and Credit members have a basic level of financial literacy and they were involved in economic activities.

CHAPTER 4. EXISTING LIVELIHOODS STATUS AND NEED FOR HARUWA AND CHARUWA

4.1 MAJOR LIVELIHOODS OPTIONS AND SOURCE OF INCOME

Whilst Nepal is experiencing reasonable economic growth and substantial poverty reduction, neither have been equitable. Incomes have been grown faster for the rich than for the poor and certain groups and regions experience greater poverty so as to the South-Eastern part of the Terai. Rural areas in Siraha and Saptari are undergoing rapid socio-economic and environmental changes, which present both opportunities and challenges for *Haruwa-Charuwa* and pathways out of poverty.

The most important aspect of the social development profile of *Haruwa-Charuwa* is their livelihood status. Earning members, their occupational pattern, consumption and expenditure pattern, and their assets are accepted determinants of livelihood status. In assessment, the occupation pattern has been examined in terms of main and subsidiary occupations. The main occupations, which have figured in the findings, are those in the agriculture sector, such as owner-cultivators, tenants and agricultural labourers; those depending on firewood collection and animal husbandry; those engaged in wage employment as seasonal agriculture labour. Meanwhile, less than 20 percent doing farming based on Adhiya (sharecropping, usually on a 50-50 basis) in the land of landlord. Very few percentage of *Haruwa-Charuwa* have rented land from the landlord to do further farming activities. They also include non-agricultural labourers engaged as construction workers, workers in brick kilns, rickshaw pulling and non-farm servants. A minority are engaged in petty trade and migrated in Gulf countries. Seasonal migration in India is very common as agricultural labour during planting and crop harvesting season.

Small parcels of per capita arable land holding (average of 0.9 hectares in 2010), high dependence on agriculture, declining farm productivity, and limited access to non-farm income have contributed to severe poverty for *Haruwa-Charuwa*. *Haruwa-Charuwa* are actively diversifying household economies either to survive or to generate additional income. This has contributed to a reduction of overall poverty within a decade but with lower progress. Majority of *Haruwa-Charuwa* experience poverty and deprivation for prolonged periods trapped into chronically poverty. Of the economically active population, 86 percent women are involved in agriculture, most of the *Dalits* are landless and thus are agricultural labour.

4.2 DIVERSIFICATION OF THE LIVELIHOODS ACTIVITIES

The livelihood diversification to non-farm activities as common among rural households in Terai and playing a pivotal role in poverty reduction of Haruwa Charuwa. The pathways out of poverty in Nepal are characterized by 'occupational multiplicity', multiple job holding' or 'diversified livelihoods'. Commercial farming, labour and migration as well as non-farm options lifts the rural poor out of poverty. None of the *Haruwa-Charuwa* engaged in commercial farming. Both Siraha and Saptari districts are prone to flood and crop farming is rain-fed system with very limited irrigation facility, and mostly influenced by rain and climate. It seems, to a large extent, trade, employment opportunities and other non-agricultural activities for *Haruwa-Charuwa* in both districts are rooted in agricultural production.

The *Haruwa-Charuwa* are not homogenous, and can be differentiated along geographic settlement, caste, gender, ethnicity and asset-holding lines. The education, training, land holding, access to credit, proximity to infrastructure and access to markets, and agro-ecological location are the major influencing factors in the adoption of higher returning livelihood strategies for Haruwa Charuwa. Strategies that help *Haruwa-Charuwa* adapt to climate change such as climate-smart agriculture,

riverbed farming, conservation agriculture, fodder farming and water use efficient irrigation technologies could buffer and ensure sustained crop production, income and labour opportunities through the season. There is also need to diversify income sources by promoting climate resilient livelihood options and skills development to enter into formal employment for youth in other services, production/manufacturing sectors and engagement of small and medium enterprises.

4.3 MIGRATION FOR EMPLOYMENT

Most districts of the Province 2 record higher rate of out-migration in comparison to in-migration, the figure of lifetime migration of Siraha and Saptari puts out migration at 6.3 and 7.8 per cent and in migration at 3 and 2.5 per cent of the total population (Suwal, 2014, p. 278). Province 2 sends the highest number of migrant workers in the country for foreign employment; seven out of the top fifteen districts with the greatest number of recipients of labour permits are from Province 2. Within the province, Siraha and Mahottari recorded the highest number of recipients of labour permits in 2014/15, while Bara and Parsa had the lowest (MOLESS, 2016). The migration patterns closely correlate with the Human Development Index (HDI) indicators of the province. For example, Bara and Parsa, where per capita incomes and other HDI indicators are better, have also recorded lower numbers of migrant workers leaving for foreign employment. People seem less likely to migrate if they have better health, education and employment opportunities.

Siraha and Saptari districts have surplus labour so that *Haruwa-Charuwa* usually migrate to other districts and India seasonally from November to April and mid-January to mid-February as agricultural labour. Youth prefer to migrate Gulf countries; if they fail to manage the cost for foreign migration, their preference is India for agricultural labour as Indian market can absorb unskilled labour as well as savings is comparatively better in India. Due to tropical weather, the severe hot and humid weather in May and June tends to restrict labour productivity and they have opportunity to work for rice planting. Local market could absorb labour for 3-6 months so very often *Haruwa-Charuwa* prefer to migrate for livelihoods.

4.4 ACCESS TO LAND AND HOUSING

The majority of *Haruwa-Charuwa* in Siraha and Saptari are landless living in public land (*Ailani Jagga*). Around 20 percent respondents reported that they have plot size of between five *dhur* to 10 *Kattha*, which they are using for housing or agricultural production. *Haruwa-Charuwa* lacking land ownership paper of their land and houses so that sometime local government summoned with influence of landlord to leave their land. The landlord hold the large proportion of land ownership even arable land given in the Table 4.1. Female ownership of land in Siraha and Saptari Districts.

Table 4.1: Female ownership of land in Siraha and Saptari Districts

DISTRICT	TOTAL HOUSEHOLDS	BOTH HOUSE AND LAND	LAND ONLY	NEITHER HOUSE NOR LAND	NOT STATED
Siraha	117929	8933	15771	91773	1966
Saptari	121064	9159	15355	94584	1452

4.5 ACCESS TO NATURAL RESOURCES

Total forest cover of Rural Municipality in Province 2 has the lowest proportion of forests (about 0.4%). Similarly, the proportion of forests in Municipality in Province is about 9% (MoFSC, 2018). The forest distribution pattern indicates that the forests are one of the natural resources and natural capital of Municipalities and Rural Municipalities. The Province 2 is poorly situated in terms of the area of the forests as well as the number of local levels with forest coverage. Both Siraha and Saptari districts

account 22% of forest area, which is below the national forest cover 44.74% area. Most of the forest area situated in northern part, which is *Chure* Forest inaccessible to the inhabitants of south part of the population in both districts. Thus, the community forests are controlled by the people living near forest area in northern part of the district. Majority of *Haruwa-Charuwa* are living in the southern part of the district with little or no access to forest resources. Some *Haruwa-Charuwa* living nearby the forest area are allowed to collect firewood (shrub) from the forest and sale into market NRs 200-300/bundle, which is the only livelihood options for them.

Table 4.2: Total forest area in the Siraha and Saptari Districts.

District	Total Land (ha)	Arable Land (ha)	Percent	Forest Area (ha)	Percent
Siraha	124542.5	73915.9	59.35	27710.7	22.25
Saptari	136300	66901.8	49.08	29986	22

There are some temporary rivers originate from *Chure* has seasonal flow and flash flood during the rainy season which caused flood in plain yearly. Irrigation facilities is available for partly arable land through Kamala Irrigation and Koshi Pump, Chandra Nahar Irrigation Management Division. Both districts are suitable for shallow tube-well for the irrigation. Due to lack of irrigation, mono cropping has left many farmers in Terai belt jobless, forcing youths to go to India or Gulf countries to make ends meet.

4.6 ACCESS TO FINANCE

Most of the financial institutions (banks, remittance, micro-finance and insurance services) available in the both districts. Except two A-Class commercial banks, others are offering various savings and loan products, insurance and remittance services in Lahan and other market centers in Siraha and Saptari. Currently, there is sufficient surplus lending capital for disbursement in the districts, which is not available for the marginalized, and *Haruwa-Charuwa* as the commercial banks prefer big amount loan who can repay on time. List of commercial banks, development banks, insurance and Micro-finance Institutions (MFIs) available in Siraha and Saptari are presented in **Annex 9**.

The central bank imposes ‘priority sector’ lending to commercial banks, which entails lending a certain percentage of their deposit liability to deprived population. The ratio of priority sector lending has been increasing which must be invested in the ‘deprived sector’, targeting the poorest of the poor. In both districts however, commercial and MFIs report difficulty in meeting rural farmer lending disbursement targets citing poor farmer organization and commercial focus (i.e. lack of critical organized commercial producer mass) for cost-effective and lower risk financial services delivery. Financial literacy among the *Haruwa-Charuwa* and other people seems very poor. At the same time, banks and other financial institutions do not provide financial literacy, risk analysis and planning training to farmer groups and extension service providers, or promote their services effectively.

There is presence of Savings and Credit, agriculture and multipurpose cooperative in both districts but very scattered in comparison to national average. The hard-core poor are largely excluded from membership because of the high cost of a shareholding. The benefit of cooperative status in agriculture for example is that it can effectively combine a range of relevant activities such as in agriculture a combination of agri-business, savings and credit activities, productive asset management, social protection and others.

Ensuring financial inclusion that every individual has access to quality and affordable financial services has become priority of the government which requires a holistic approach encompassing effective

approaches to provision of affordable credit services, awareness raising, financial education, saving mobilization, and research and development. Financial inclusion is not only a choice but also a necessary for economic growth.

4.7 AWARENESS AND ACCESS TO INFORMATION ABOUT GOVERNMENT PROJECTS AND PROGRAMMES

Under the federal system local government, development planning starts from the ward level and ward chair assist Mayor to prepare annual Rural Municipality or Municipality development plans. Majority of *Haruwa-Charuwa* respondents expressed that they were not consulted during the preparation of development of plan at ward/local level. Discussion with government official at the local level revealed that the planning process is time consuming process oriented and cycle (one year) responsive to needs and deficiencies rather than opportunities and challenges, and with almost no economic and business development focus. Some of the government projects such as Prime Minister Employment Programme has been targeting unskilled labour with political influence for works. There are some municipalities have organized vocational skills training without market assessment resulted no employment opportunities for the participants. Of the interviewed, majority of the *Haruwa-Charuwa* respondents were unaware about the government projects/programmes.

4.8 SKILLS TRAINING STATUS

Since 2000, development agencies as mentioned in Table 2.1 in Chapter 2 supported *Haruwa-Charuwa* through adult literacy programmes; non-formal education programme, livelihood support training, employment-oriented skills training and lifelong learning opportunities target few numbers of beneficiaries. The short-term Technical Vocational Education and Training (TVET) skills offered without proper market assessment and development prospect and thus success rate is very low which resulted fail to link them with the world of work effectively. The TVET training only does not offer them alternative career pathways and therefore most working careers of training dropouts end in a deadlock. Some of the interviewed *Haruwa-Charuwa* respondents received two-three short-term trainings but due to lack of specific skills or lack of recognition of the acquired skills, most of them remained either unemployed or under-employed.

There has been some support from the projects for *Haruwa-Charuwa*, despite the years of project support majority of *Haruwa-Charuwa* households fail to graduate from their status. The factors like loan trap, death of the household head, accidents, illness, natural shocks, physical disability of the household head, autistic child, and health shocks crippled these households. Every time they worked their way-out, they collapsed. These households are supposed to be under social safety nets or social protection.

4.9 TRADITIONAL OCCUPATION AND ITS POTENTIAL

Most of the respondents were without background of traditional occupation as they were *Haruwa-Charuwa* for generations. Occupationally, *Chamar* (also known as *Raidas*, *Harijan*, *Ravidas*, *Mochi*) have traditional association with hides, skin and cremation of dead animal, whether it is tanning or production of leather goods. It is, however, not necessary that their occupation be always associated with hides, skin and traditional music *Rasanchauki*. They were cultivators and agricultural labourers in much larger numbers. Most of the *Haruwa-Charuwa* leader refused to upgrade the skills or continue occupation related to hides, skin and *Rasanchauki* because traditional occupation is not perceived as a decent profession because of the social stigma and perception.

CHAPTER 5. LABOUR MARKET INFORMATION

5.1 DISTRIBUTION OF LABOUR FORCE POPULATION IN SIRAHA AND SAPTARI

The total population of Siraha and Saptari districts were 637,328 and 639,284 respectively according to Census 2011. The district workforce population (age group 15-64) is provided in the Table 5.1. Both district have bonus population with age group 15-45 who are the workforce of the districts. The coming workforce population age group 15-19 age group has highest number, which shows that both district would have to work for the human resource development and employment creation strategy.

Table 5.1: District population by age group (5yrs interval) in Siraha and Saptari

Age group	SIRAHA			SAPTARI		
	Total	Male	Female	Total	Male	Female
15-19yrs	60037	31044	28993	61811	30914	30897
20-24yrs	48160	20982	27178	48584	24554	27030
25-29yrs	46875	19677	27198	48703	21756	26947
30-34yrs	40734	16539	24195	42353	18247	24106
35-39yrs	39598	17775	21823	41928	20066	21862
40-44yrs	32563	15136	17427	34180	16701	17479
45-49yrs	28815	14316	14499	30367	15479	14888
50-54yrs	23919	12326	11593	24418	12463	11955
55-59yrs	21457	11205	10252	22670	11625	10745
60-64yrs	19277	9788	9489	20122	10062	10060
	361435	168788	192647	375136	181867	195969

A summary of economically active population of Siraha and Saptari is provided in Table 6.2. There is higher percentage of economically active population in both districts. Considering the present context both districts have labour force surplus. Similarly, *Haruwa-Charuwa* communities have large number of working economically active population. From Large percentage of economically active population located in rural areas including small market centers.

Table 5.2: Economically active population Siraha and Saptari districts

DISTRICT	TOTAL ECONOMICALLY ACTIVE POP ⁿ	ECONOMICALLY ACTIVE MALE	ECONOMICALLY ACTIVE FEMALE
Siraha	361435 (56.7%)	168788 (46.7%)	192647 (53.3%)
Saptari	375136 (58.7%)	181867 (48.48%)	195969 (52.23%)

5.2 MINIMUM WAGE LEVELS

The minimum wage rates are fixed annually by a district-level committee chaired by the Chief District Officer. Each District sets its own annual wage rates (in most cases the rationale for annual increases is simply to apply a small increase on the previous year's rates). There is no harmony of annual wage rates between Nepali Districts. The current and recent wage rates for Siraha and Saptari is NRs 650 (unskilled) and NRs 1000 (skilled). The rates are not always applied in practice by employers and are mainly used by district authorities for cost estimating.

5.3 NUMBER OF ESTABLISHMENTS AND PERSONS ENGAGED BY CLASSIFICATION

According to the National Economic Census 2018, currently a total of 923,356 establishments are functioning in Nepal. Out of 923,356 identified establishments, 13137 and 16295 establishments accounting for Siraha and Saptari districts respectively. Table 5.3 presented the total establishment as well as male and female engaged in the establishments.

Table 5.3: Comparison of number of establishments and male/female engaged in Siraha and Saptari districts

LOCATION	ESTABLISHMENTS	TOTAL	MALE	FEMALE
Nepal	923356	3228457	2012237 (62.3%)	1216220 (37.7%)
Siraha	13137	40513	29101(71.8%)	11412(28.16%)
Saptari	16295	42252	28598 (67.8%)	13654 (32.31%)

5.4 EMPLOYMENT STATUS IN SIRAHA AND SAPTARI (UNEMPLOYMENT AND UNDEREMPLOYMENT)

According to the Nepal Labour Force Survey (2018-19), national unemployment was 10.3% for men and 13.1% for women while national economically active rates were 53.8 % for men and 26.3% for women. Male workers dominate female workers in micro, small and medium enterprises across the country. The male to female employment ratio is 62:38 while this disparity worsens in cases of ownership and managerial position held with a ratio of 70:30.

Province 2 reported the highest unemployment rate 20.1%, which was 8.7% higher than the national average. Although the gap between urban and rural unemployment rate is minimal, i.e. 10.9% Vs 11.6%, the disparity in the employment to population was pronounced, i.e. 36.9% for urban versus 29.3%.

The average agricultural income decreased and non-agricultural income increased in their respective shares, while the share of labour income, a sum of the two share, has remained stable. At the national level, the labour income share was approximately 70% of total income in the period 1995-2010. While the share of agricultural income declined from 48% (1995) to 36% in 2010, the non-agricultural income share increased from 23% to 34%. This shift from agricultural income to non-agricultural income mainly came from rural areas, as these shares were almost unchanged in urban areas. In Terai regions, the labour income share decreased, because of a sharp decline in the agricultural income that more than offset a sizable increase in the non-agricultural income share. (World Bank, 2016: 16:17).

Local skilled and unskilled labour is available seasonally from November to April except for some scarcity during the winter harvest period from mid-January to mid-February. From late April, less labour is available due to the migration of large numbers of adult males to India for seasonal agricultural labour. The severe hot and humid weather in May and June tends to restrict labour productivity and the workday duration while July-September is generally lost to the monsoon and the main rice-planting season and October-November is for the most part usually downtime for festival activities.

Table 5.4: Employment status in Siraha and Saptari districts

SECTION	SIRAHA	SAPTARI
Total	40513	42252
Agriculture, Forestry, Fishing	328	817
Mining, Quarrying	-	8
Manufacturing+	9899	8978
Electricity, gas	-	17
Water Supply,	36	44
Construction	156	138
Wholesale, retail trade	16808	16518
Transportation, Storage	75	163
Accommodation, Food	2674	2642
Information, communication	92	582
Financial, Insurance	1570	572
Real estate	-	1
Professional, scientific, technical	129	231

5.5 STATUS OF MIGRATION IN SIRAHA AND SAPTARI

Historically, Nepal has seen reasonable rates of international migration mostly in India due to the ethno-linguistic similarity between the two countries as well as low cost of migration to India. There has been a steady increase in the total number of labour permits issued for foreign employment. A total of 2,226,152 labour permits were issued over the six year period, representing a staggering 137 percent increase between 2008/09 and 2013/14, which represents about 8 percent of Nepal's total population (ILO, 2013/14). Siraha and Saptari falls under the top ten origin districts for migrant workers in Nepal (2018-19, ILO). Mostly young semi-skilled and unskilled male adults abroad working in Malaysia and the Gulf States (particularly, Qatar, Saudi Arabia and the UAE), and that as many as 80,000 poor labourers from both districts may migrate seasonally to India for agricultural labour opportunities. Poor migrants especially *Haruwa-Charuwa* with no access to the local formal banking system borrow from local money lenders at exorbitant interest rates to pay manpower agents and air fares which reportedly can absorb the first two years of overseas wages in repayments.

5.6 MAJOR MARKET CENTER IN SIRAHA AND SAPTARI

The most important external markets for the both districts are presented in Table 6.

Table 5.5. Major market centers in Siraha and Saptari districts

S.N.	MAJOR MARKET CENTERS	
	SIRAHA DISTRICT	SAPTARI DISTRICT
1.	Lahan	Rajbiraj
2.	Golbazar	Hanuman Nagar
3.	Mirchaiya	Kanchanpur
4.	Siraha	Badebabarsain
5.	Bhagwanpur	Pato
6.	Sukhipur	Phatepur
7.	Choharba	Kathauna
8.	Bastipur	Kalyanpur
9.	Chaprari	Kakarbona
10.	Dhangadi	Mahuli Hat

However, the Indian border is close to the both districts so these Indian markets also influence economic activities in the districts. There are more than 2 dozens of market centers in both districts providing most of the economic facilities and public and private services to the population. Some of these have weekly market days *'haat bazaar'* that play an important role in small business activity in the districts. Most of the rural market centers are open-air and unhygienic, and there are limited crop storage and collection facilities in both districts.

5.7 SOCIAL PREFERENCES OF EMPLOYERS

Most of the employers were neutral for hiring of skilled *Haruwa-Charuwa* in their enterprises. However, there were some enterprises related to hospitality especially hotel and teashops owner were hesitant to respond the answer which reflected that caste-based discrimination and untouchability still exists in the community and enterprises. Some of the so-called lower caste employee working in the enterprises expressed that they felt discrimination in remuneration, working condition and food offering at workplace. So-called upper caste people do not prefer to purchase food items prepared by lower caste people.

There are two factors leading to local employer preference for the recruitment of cross-border Indian skilled labour:

1. employer fears of workforce unionization and disruption given prevailing inflexible labour legislation in Nepal; and,
2. experiences of investing in the training of Nepali workers only for them to move on at the earliest opportunity to foreign migrant labour opportunities.

5.8 MAJOR SECTORS IN DEMAND FOR SKILLED LABOUR IN SIRAHA AND SAPTARI

The rapid technological and occupational change can be observed in Siraha and Saptari districts as well. Most of the traditional occupations in which employment has been declining, however, some of the sector that showed growth in total employment. Market activity observations made at different market centers in Siraha, Saptari and Janakpur. Based on the discussion with employer and trade, vocational skills in construction sector, automobile, agriculture and service sector have potential for employment opportunities.

Table 5.6: Potential growth sector in skills based on opportunities

POTENTIAL SECTORS	OPPORTUNITIES
Automobile (Mechanics, Driving)	<ul style="list-style-type: none"> • Growth factor include an increase in the number of vehicles, the automobile sector has to hire large number of employees for workshop; • Growth forecast in GDP and purchasing power, and spending habits of Nepalese; • The dealership of automobile is drastically increasing in Terai. Nepal imports yearly 300-400 thousand vehicle, total registration of vehicle exceeded 4 million; • Government of Nepal is prioritizing road construction, expansion and maintenance;
Construction (Mason, plumbing, electrician, aluminum fabrication, carpenter, marbel fixture)	<ul style="list-style-type: none"> • The last few years in the construction sector have shown a growing demand for skilled workers as construction work is going-on both rural and urban areas; • Building construction in rural areas of Siraha and Saptari is booming-up as remittance is also increasing;

	<ul style="list-style-type: none"> • Both districts are flood prone-zone so people prefer brick and concrete house even with loan;
Service sector (hotel and hospitality, machinery and electronic items repair-A/C, freeze, mobile, Smart TV)	<ul style="list-style-type: none"> • Local government is investing in religious tourism development in both district which could create jobs in hotel and hospitality; • Small tea shops are growing along the highway and road networks; • Government project/programme and development agencies providing agri-machinery in subsidized costs • servicing, repair and maintenance
Agriculture (Commercial farming, VET service, Product Upgrading)	<ul style="list-style-type: none"> • Highway connects with municipal road network; • There are some established agriculture market in both districts to sale products; • Livestock rearing is very common; • Influx of seasonal vegetable and fruits to upgrade

CHAPTER 6. ANALYSIS OF HARUWA AND CHARUWA PREFERRED LIVELIHOODS OPTIONS

6.1 NEED AND ASPIRATION OF SKILLS TRAINING AS LIVELIHOODS OPTIONS BY HARUWA AND CHARUWA

The perceptions of the respondents were sought regarding chances of graduates to get working opportunities upon completion of the training. The expectation of *Haruwa-Charuwa* categorized in two needs: (i) develop their individual's skills to enhance employability throughout his worklife; and (ii) provide the opportunity to improve the individual's employment status and earnings to fulfill their basic needs. Upon rigorous discussions with *Haruwa-Charuwa*, the top four vocational skills occupations whose graduates will have employment opportunities in coming days are driving, carpentry, mason, off-season vegetable, goat rearing, poultry farming, tailoring, and beauty-parlor. Their aspiration to some extent mirror the market demand and confirm that these are the sector booming-up in the Terai and the country.

Table 6.1: Aspiration of *Haruwa-Charuwa* and marketable skills

S.N.	MAJOR SECTORS	HARUWA-CHARUWA ASPIRATION	MARKET DEMAND
1.	Construction	Mason, Carpentry	Mason, plumbing, electrician, aluminum fabrication, carpenter, marble fixture
2.	Automobile	Driver, Auto-mechanics	Auto-mechanics
3.	Agriculture	Off-season vegetable, Goat, Poultry	Vegetable, Goat
4.	Service sector	Tailoring, Beauty-parlor, Small tea shop	Hospitality and Tourism, (hotel and hospitality, machinery and electronic items repair-A/C, freeze, mobile, Smart TV)
5.	Manufacturing	Dalmot, dry snacks	Leaf-plate, Sanitary-pad

6.2 DETERMINANTS OF LIVELIHOODS CHOICES:

The ILO conceptual framework on jobs/employment, the various dimension of livelihoods including jobs, assets, capabilities, contribution to poverty reduction, inclusiveness of growth, sustainability and resilience is also considered for selection of trade. In addition, selected trade were also evaluated based on following determinants of livelihoods:

Table 6.2: Determinants of livelihood choices

DETERMINANTS		
SOCIO-ECONOMIC	INFRASTRUCTURE	TRAINING
Aspiration and needs of <i>Haruwa-Charuwa</i>	Potential market for skills	Course duration
Gender	Availability of distribution channel	Training cost
Age	Electrification connection	Post-training support
Education	Irrigation	Saturation of market
Geographical distribution	Connectivity with headquarter/urban areas	Estimated time to get return
Assets	Availability of local resources	Minimum income upon completion of training
Occupation	Team/solo form of trade	Residential cost including
Personality traits	Availability of preferred training	
Understanding of trade		
Productivity of land		
Trade related experience		

Source: *Market Analysis for Freed Haliya (2021)*

6.3 CAUSES OF INEFFECTIVE VOCATIONAL TRAINING FOR HARUWA-CHARUWA

- Despite a sizeable demand for skilled workers in several sectors, the unemployment rate among the trained graduates is high in *Haruwa-Charuwa* and many are forced into unskilled jobs. One of the reason is the low quality and lack of evolution of their vocational and educational training, and post training services to prepare for lifelong learning.
- Apart from the subsidized business skills training initiative, limited outreach of the government line agencies farm extension and vet services as well as input supply services (seed, fertilizer, and pesticides) there are no other known business services available, which can support for start-up or growth of business in both districts.
- Number of technical training institute is mushrooming in the country with the franchise model of training delivery mechanism should be examined. The content and quality of TVET that has failed to adapt to the new challenges of the labour market in as much as it does not endow *Haruwa-Charuwa* with the ability to adjust to economic-technological changes and to upgrade their skills accordingly.
- While effective business service markets are an important foundation for successful of vocational skills training either self/wage employment or business start-up to create livelihood opportunities for own as well as others do. The apparent major challenge with business service markets development in both districts will be identifying service provider and convincing clients to pay for services.
- The labour market data on earnings and employment indicate belittling of vocational qualifications, it is often the shortage of skilled labour that gain the attention of the media which is articulated by policymakers or economists. Occupational mismatch certainly exists however, the contradiction between the high unemployment figures and the real or perceived shortage of skilled labour is not a true paradox.

6.4 FACTORS CONTRIBUTING TO THE SUCCESS OF TRAINING

Factor that contribute to the success of trade/training initiative include:

- Preparation: pre-training test, attitude test and post-training test
- Pre-counseling and post-counseling
- Participants selection process-categorization of based on assets and income
- Suitable time for participants and flexible duration which may increase the cost of the training
- Allocation of allowance to cover the livelihoods to minimize drop-out
- Engage with private sector/employer since the beginning
- Include soft skills, how to start business and post-training support
- Skills certification for better employability
- Coordinate with *Haruwa-Charuwa* Forum
- 6 months follow-up with business service delivery for 2 years

6.5 MARKET-BASED POTENTIAL TRAINING FOR HARUWA-CHARUWA

The main priority sectors and vocational training for the *Haruwa-Charuwa* have been analyzed and summarized in Table 6.3.

Table 6.3: Prioritization of training by trade, gender, location and cost.

PRIORITY SECTOR	JOB POSSIBILITY		DISTRICT(S) SIRAHA/SAPTARI	TRAINING DURATION	COST PER PARTICIPANT
	MALE	FEMALE			
Auto-mechanics	20		Siraha/Saptari	6 months	34,815
Motorcycle mechanics	20		Siraha/Saptari	3 months	28,137
Building Electrician	20		Siraha/Saptari	3 months	32,372
Mason	20	20	Siraha/Saptari	3 months	24,000
Tile and marble fitter	20		Siraha/Saptari	3 months	28,000
Plumbing	20		Siraha/Saptari	3 months	32,714
Aluminium Fabricator	20		Siraha/Saptari	3 months	32,993
Spice making	20	20	Siraha/Saptari	3 months	22,000
Carpentry	20		Siraha/Saptari	3 months	32807
Poultry	20	20	Siraha/Saptari	3 months	24,000
Goat Rearing	20	20	Siraha/Saptari	1 month	25,000
Off-season Vegetable	20	20	Siraha/Saptari	2 weeks	15,000
Sanitary pad-making*		20	Siraha/Saptari	2 weeks	15,000
Leaf-plate making**	10	10	Siraha/Saptari	1 month	20,000
CAHW***	10	10	Siraha/Saptari	3 months	35,000
Light Vehicle Driver	20		Siraha/Saptari	2 weeks	25,000
Heavy Equipment Driver	20		Siraha/Saptari	3 months	40,000
Bar Bender/Steel Fixture	20		Siraha/Saptari	3 months	34,000
Plasterer	20		Siraha/Saptari	4 months	24,000
Stone Layer Mason	20		Siraha/Saptari	3 months	28,000
Building Electrician	20		Siraha/Saptari	3 months	28,900
Electric Motor Rewinder	20		Siraha/Saptari	3 months	30,171
Lathe Setter Operator	20		Siraha/Saptari	6 months	32,000
Electrical Appliances Repair	20		Siraha/Saptari	3 months	28,000
Refrigerator and A/C Mechanic	20		Siraha/Saptari	3 months	40,680
Electric Rickshaw Mechanic	20		Siraha/Saptari	3 months	28,000
Dent/paint Mechanic	20		Siraha/Saptari	3 months	27,120

*Required Level-1 tailoring knowledge

** More relevant to Haruwa-Charuwa living nearby forest area

*** Required class 10 or SLC certificate

The trainings have been prioritized based on evaluating the needs for skill sets to *Haruwa-Charuwa* that would provide greatest advantage against current skills deficiencies. However, there are multiple factors, which can quickly changed based on changes in the market due to COVID-10 and competitive landscape. Based on balancing of the training duration, more labour-market oriented and high

chances of gender sensitive wage/self employment short and medium duration of training is recommended for top priority skills.

The recommended training can improve responsiveness to changing skill-demands by employers and enterprises, increase productivity and increase wage levels. It is expected that the above trainings can offer skills development opportunities for *Haruwa-Charuwa* who are unemployed or under-employed to reduce access barriers and minimize the skills mismatch between the supply and demand to enter into the labour market. Integration into the labour market is a key indicator for the relevance of learned skilled, albeit it is not the only one. Besides keeping potential participants from *Haruwa-Charuwa* in the training longer, it is imperative to prepare them to be the self/wage employee to earn for their livelihoods. Given the relatively high dropout rates in *Haruwa-Charuwa*, it is necessary to continue measures designed to expand vocational training coverage and promote completion of training, supporting access to training in remote areas and among most disadvantaged people, and provision of retention and completion, avoiding dropouts. It is necessary to attract *Haruwa-Charuwa* and motivate them through counseling and mentoring to ensure that the best participant enter and remain in full course duration. This entails rethinking mechanisms for selection, but also incentives (allowance, transportation, snacks, etc.).

Improving training outcomes requires improving quality of training. The quality of training is vitally important for transforming the lives in terms of vocational training inputs for their employability and livelihood options. With limited capacity of CTEVT, it is very challenging to monitor the vocational training and improving vocational training outcomes. An integrated TEVT intervention in which participation by local government, private sector and unions will be critical to monitor the effectiveness of training. The soft and behavior skills are also important so the training service providers should upgrade the skills as per market demand. There is high chances of duplication of training by other agencies, therefore, coordination with development agencies, local government and training providers can eliminate duplication and develop synergy for effectiveness of training and livelihoods option.

The *Haruwa-Charuwa* has limited access to information and understanding on benefits of vocational skills training. At the individual level, it needs their involvement for couple of months, which has lower return rate among young people, whose opportunity cost for continuing unskilled work is high. Therefore, actions to keep young *Haruwa-Charuwa* in the vocational training should be supplemented by actions to make training more attractive, with emphasis on promoting their employability. Because market saturation can occur on a large or a small-scale due to COVID-19 situation. Therefore, strategies recommended targeting large number of trades and less number of participants to avoiding market saturation during and post-COVID situation. In addition, most of the *Haruwa-Charuwa* are engaged in informal agricultural activities for their livelihoods. Therefore, training in agriculture especially off-season vegetable can provide self/wage employment options immediately, where most of them using traditional agricultural skills.

CHAPTER 7. FINDINGS, CONCLUSION AND RECOMMENDATIONS

7.1 MAJOR FINDINGS

Since it was not possible to carry out full-scale market assessment within the given timeframe. The information collected from field study, review and analysis of available secondary data, the findings have been summarized as below:

Socio-economic:

- The prevalence of *Haruwa-Charuwa* correlated with remoteness of the community. Communities near east-west highway or roads have a lower prevalence of bondage however, some of the *Haruwa-Charuwa* communities living in public land close to east-west highway. Rural communities that are more remote close to Indian border and consequently less well served by slavery poverty eradications efforts are likely to have a higher prevalence of bondage.
- It is estimated that almost a third of all households (29%) have members in bonded labour, with households split between 17% with all working family members in bonded labour and 12% at least one bonded labour family member.
- Most of the *Haruwa-Charuwa* communities' households are headed by men. However, women now head considerable number of household (20%) have assumed responsibilities for their families. Female-headed household tend to be slightly poorer than the rest of population in terms of income generation and activities.
- According to NLSS (2010/11), the people living in the absolute poverty are 25 percent, which was reduced by 17 percent than the first NLSS (1996). This reduction for the rural was less than the urban areas. This means, contribution of agriculture sector in the national economy is shrinking; however, the share of the population still depending on agriculture has remained high. This indicates the prevalence of poverty, in terms of volume and intensity, is higher in the rural areas, i.e. among the people depending primarily on agriculture. This is worsening by the low input and investment for the agricultural productivity. Agriculture sector now is unable to create more employment opportunity in the present context if there has not been any structural changes.
- Food scarcity among the *Haruwa-Charuwa* in reducing meals and relying on less expensive foods to cope with the situation. Very often, *Haruwa-Charuwa* took loan for their daily food expenses from landowner or moneylenders.
- Most of the *Haruwa-Charuwa* have a primary level of education only few of young being holding +2 certificate and studying in the bachelor level.
- Employment opportunity accessible to the majority of *Haruwa-Charuwa* is mainly seasonal labour earning an income of NRs 300-500. There is discrimination in male and female wage.
- Most respondent felt that gradually untouchability taboo is disappearing though some feel that they suffer from prejudice and discrimination.
- Savings groups and newly formed cooperative as the most available and preferred lenders of money between 15-20%, followed by MFIs and moneylenders at 28 and 36-60% interest rate respectively. Commercial banks were least accessible to *Haruwa-Charuwa* communities with less than 1% of the respondents benefiting from their loans.
- Several *Haruwa-Charuwa* interviewed were facing health problems, some debilitating like depression or trauma, some chronic disease that prevented them working full time or at all.

In this case, the overwhelming nature of their health problems contributed to a sense from the family that they did not have options for employment.

- *Haruwa-Charuwa* face barriers to enrolment and attendance include poverty, social exclusion and social norms. Majority of respondents were willing to enroll children in private school but their economic conditions not allowing them to cover the cost of school fee, books, tuition and other costs.
- Majority of *Haruwa-Charuwa* expressed their greatest concerns and fears, respondents listed issues such as poverty, remaining in *Haruwa-Charuwa* status, lack of productive work, and poor education for their children.
- Many *Haruwa-Charuwa* who worked as agriculture labour or construction worker mentioned work-related pain. Culture may also play a role in how work-related health problems are viewed.

Access to finance

- Very unlikely to have a bank account of *Haruwa-Charuwa*, which probably also reflects that these are remote villages with fewer banks. Majority of *Haruwa-Charuwa* interviewed lack access to finance to start or expand their businesses.
- The link between loans and *Haruwa-Charuwa* is significant. Large number of the interviewed *Haruwa-Charuwa* have taken loans more often from moneylenders and employers at relatively high interest rates. Interest rates from family and friends also go up when somebody already has a loan from somewhere else. Borrowing from a moneylender who is also the debtor's employer is most common among households in which all workers are in *Haruwa-Charuwa*. The vast majority of loans taken are responses to treatment, with a high proportion of loans for the daily food expenses and for covering migration and marriage expenses (dowry/money/property to bridegroom from bride's family).
- 'One size fit all' is not applicable for marginalized especially for *Haruwa-Charuwa* communities, appropriate financial services and instruments are to be incorporated for the benefit of the *Haruwa-Charuwa* and disadvantaged groups.

Recognition of *Haruwa-Charuwa* issues

- Majority of *Haruwa-Charuwa* are vulnerable to exploitative housing situations in public land and they have received eviction notices from landowners. There is no authentic data available of *Haruwa-Charuwa* in the government office either local or district level. The *Haruwa-Charuwa* system was more than a decade ago and there is not a single case of *Haruwa-Charuwa*-claimed by local government during interview.
- Feudal relations in agriculture have led to landless labourers becoming economically dependent on landowners. It is not surprising that low assets and incomes and high levels of debt result in a practice whereby the labour of these vulnerable households is pledged to and controlled by landowners/employers. The families experience excessive working hours, low wages, bondage of one or more family members, and do not have the freedom of mobility or of changing the job or employer.

Livelihood priorities:

- A consultative process with key government officials, *Haruwa-Charuwa* leaders, NGOs and *Haruwa-Charuwa* beneficiaries and wider literature review revealed the livelihood options through imparting and improving employability skills and enterprise development is must for the *Haruwa-Charuwa*.

- Few if any local industry employers offer apprenticeships preferring instead to hire cross-border skilled labour given the trend of local apprentices leaving for foreign labour opportunities once skilled.
- Labour protection, comprises decent conditions of work including wages, working time and Occupational Safety and Health (OSH), essential components of decent work is very poor in both districts. While the status of labour protection in Siraha and Saptari would need further assessment, it is already clear that OSH skills and knowledge are lacking in the work place including infrastructure works and agriculture.

Current livelihood activities of *Haruwa-Charuwa*:

- The assessment revealed that current livelihood activities for targeted *Haruwa-Charuwa* communities are centered agricultural labour, seasonal wage labour and agriculture crop production on landowner lands on sharing basis (*Adhiya*-sharing of crops 50:50 with landowners). The majority of the *Haruwa-Charuwa* rely on daily wage for their livelihoods. Over, 30 percent are engaged in farming activities by renting out land from the landowners.
- The study showed that majority of *Haruwa-Charuwa* depend on seasonal wage labour and less than 5 percent migrate to India for labour work. Other significant livelihood options reported were livestock rearing, firewood collection and selling, and very few reported remittances.

Understanding aspiration and preference of *Haruwa-Charuwa*:

- Numerous *Haruwa-Charuwa* lacked 'vocational imagination'. They seemed unaware of the existence of employment opportunities beyond those they had encountered directly, majority of which seemed out-of-reach for access to information or informed choice reasons. This appeared to be one factor making it difficult for *Haruwa-Charuwa* to move out of low-wage or unskilled positions.
- The unskilled labour absorbing capacity of markets in both districts are low so many *Haruwa-Charuwa* experienced unfair wage from abusive landowners and they migrate other adjoining districts for seasonal employment and economic opportunities.
- The assessment showed that there were main five areas of trade, which many youth and women prefer: (i) driving; (ii) automobile mechanics; (iii) tailoring; (iv) beauty parlor; (v) agricultural.
- Most of *Haruwa-Charuwa* are unskilled and unable to take advantage of economic activities on offer. The skills most demanded of men were automobile and construction related skills. Meanwhile, for women, the skills most demanded was agricultural followed by tailoring.

Existing potentially viable trade for *Haruwa-Charuwa*:

- Many basic tasks that others take for granted are very difficult for *Haruwa-Charuwa*, which makes providing skills and livelihood opportunities more challenging for training service providers.
- Include complementary courses in business skills/entrepreneurship, marketing, customer services, inter-personal relations and financial literacy.

Marketable vocational skills:

- The most marketable vocational skills recommended for the project based on skills determinant choices include, socio-economic, infrastructure and training.

- The ILO conceptual framework on jobs/employment, the various dimension of livelihoods including jobs, assets, capabilities, contribution to poverty reduction, inclusiveness of growth, sustainability and resilience is also considered for selection of trade. The assessment identified a range of marketable skills, which are likely to offer the greatest opportunities for *Haruwa-Charuwa* youth and women. The most practical skills are those that support self-employment linked to specific areas of business. The most promising sectors: automobile, construction, service and agriculture.

7.2 CONCLUSION:

The findings of the assessment concluded that the targeted *Haruwa-Charuwa* mostly depend on agricultural labour wage and subsistence agriculture for their livelihoods. Some projects targeting *Haruwa-Charuwa* but there is not significant changes in the life of the *Haruwa-Charuwa*.

It was found that there are several marketable skills, which the BRIDGE project can invest in to support *Haruwa-Charuwa* youth and women. See Annex 10: list of marketable skills training.

7.3 RECOMMENDATION:

Overall, the following recommendations were made based on the findings:

7.3.1 RECOMMENDATION FOR BRIDGE PROJECT:

- Conduct and encourage participation in job-specific vocational training for *Haruwa-Charuwa* so they are more readily employable.
- Increase follow-up with *Haruwa-Charuwa* and employers even after job placement.
- Many *Haruwa-Charuwa* are more concerned with their children's ability to move ahead rather than their own, so market driven vocational skills and livelihood options for adult may need incorporate elements of:
 - Counseling *Haruwa-Charuwa* so they can have skills for better employment opportunity, perhaps explaining how that will benefit their children;
 - Understanding that a wider array of work is available in the market for them;
 - Training to improve their employability as per market demand;
 - Debt management assistance
- Support *Haruwa-Charuwa*, those suffering from health problems for finding jobs that would work with their health concerns.
- Include Occupational Safety and Health to override culturally based reluctance to prevent from work related injury and seek treatment.
- Most of the project supported *Haruwa-Charuwa* for some time, which could help them for their short-term needs, but there is need for a continuous capacity-building system for *Haruwa-Charuwa* to help them fill long-term capacity building needs. There is need to enhance their entrepreneurial and vocational skills for self/wage employment, ensure the business services, mentoring and coaching to the participants throughout the process in a way that sustain their business and develop their confidence, and develop their ability save money and develop productive assets as a tool to build resilience.
- Link vocational skills training programmes with local government initiatives to further support and strengthen access to labour markets.

- Ensure effective coordination and cooperation amongst all key actors involved in skills and livelihood opportunities of *Haruwa-Charuwa* by establishing a district coordination committee or strengthening the mandate of the *Haruwa-Charuwa* Rights Forum.
- Some social protection programmes for *Haruwa-Charuwa* is immediately need this could be health insurance, scholarships to the students, subsistence food security, employment-oriented skills development training, income generation programmes, housing improvement programme, replacement of firewood by improved ones etc.
- In the long-term, private sector development interventions on the demand side of the labour market could ensure that skills formation efforts do not go waste. Innovative approaches include jointly tackling bottlenecks to improved productivity and work conditions, towards improve skills utilization.
- Interagency coordination and joint strategic planning through multi-year planning and programming is needed for collective outcomes. This could include multi-stakeholder collaboration and national and local government capacity development to improve and harmonize the policies and programmes for *Haruwa-Charuwa*.
- The *Haruwa-Charuwa* Rights Forum has been working actively but their institutional and human resource capacity is very weak. Engaging *Haruwa-Charuwa* on collaboration, joint planning, coordination and information sharing and joint monitoring of interventions would strengthen the *Haruwa-Charuwa* platform.
- The major immediate skills development sector that will add value to the local economy and create more productive economic and employment opportunities is improved agricultural skills for producers and labourers. This can be duly integrated within target agri-value chain upgrading action programmes through enabling and facilitating more private farm extension services.

7.3.2 RECOMMENDATION FOR TRAINING SERVICE PROVIDER:

- Provide 'soft skills' training to help ease the transition into work environments.
- Include financial literacy education (loan/interest concepts, basic money saving tips, budgeting, etc.) and entrepreneurship development during the training course.
- Provide counseling and encourage mentorship roles between employers to ease the transition of new employers considering hiring *Haruwa-Charuwa*.
- The training service provider must ensure that upon completion of training *Haruwa-Charuwa* have access opportunities for work that are productive and deliver a fair wage, security in the workplace and social protection, freedom to express their concerns, organize and participate in the decision making that affect their lives and equality of opportunity and treatment for all women and men.
- Skills and livelihoods interventions should adhere to respect Fundamental Principles and Rights at Work (FPRW) as well as the rights of *Haruwa-Charuwa* in terms of working conditions, remuneration, physical and mental integrity.
- Very often training service providers do not offer or buy-in complimentary soft skills training services such as entrepreneurship training, personal health and hygiene, HIV/AIDS awareness and prevention, informed foreign labour migration and so forth. Training courses on offer are for the most part supply-driven and job placement services are offered for 6 months. Almost no follow-up by service providers on the employment impact of courses offered. Coordination in the Technical Education and Vocational Training (TVET) sector is weak.

7.3.3 RECOMMENDATION FOR TRAINING LOCAL/GOVERNMENT:

- Providing opportunities for *Haruwa-Charuwa* to participate in development process would help them broaden their networks and improve access to resources and opportunities.
- Support to increase the capacity of local authorities in identification of *Haruwa-Charuwa* and implement related laws and policies, and ensure that public authorities at federal, provincial and local level are educated on the agenda of *Haruwa-Charuwa*.
- Sustainability requires local governments ownership, capacity development of stakeholders, complementarity of short-term interventions with long-term goals, and long-term funding. The local government have also allocation for the skills training so involving local government in implementation and monitoring of skills and livelihoods initiatives will be key for success of the interventions and also coalition will minimize the costs of interventions and maximize the efficiency.
- The *Haruwa-Charuwa* have no identity card to recognize so that the selection of beneficiaries should carefully avoid creating and/or reinforcing causes of conflict.

7.3.4 RECOMMENDATION FOR HARUWA-CHARUWA NETWORK:

- There is substantial need to ensure that *Haruwa-Charuwa* are equipped with basic knowledge of their rights and responsibilities. The *Haruwa-Charuwa* Rights Forum should work closely for their well-being.
- Build capacity of *Haruwa-Charuwa* network to advocate for the land reform and land redistribution, especially targeting to the *Haruwa-Charuwa* and marginalized communities, including the provision of remedial mechanisms.
- Working closely with representatives of *Haruwa-Charuwa* communities, in addition to the leadership of those communities, is essential to ensuring that the entire *Haruwa-Charuwa* community benefits from these types of approaches.

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ANNEXES:

Annex 1.1: List of Focal Group Discussions (FGDs) Participants, Sakhuwanankar katti

FGD No.1

FGD Place: Sakhuwanankar katti, Ward No.4, Siraha

S.N.	NAME	SEX (Male/Female/Other)	ADDRESS
1.	Tapeshwori Safi	Female	Sakhuwanankar katti, Ward No.4
2.	Dipesh Paswan	Male	Sakhuwanankar katti, Ward No.4
3.	Santoshi Devi Saday	Female	Sakhuwanankar katti, Ward No.4
4.	Dev Kumari Ram	Female	Sakhuwanankar katti, Ward No.4
5.	Santosh Saday	Male	Sakhuwanankar katti, Ward No.4
6.	Lattu Saday	Male	Sakhuwanankar katti, Ward No.4
7.	Rupesh Saday	Male	Sakhuwanankar katti, Ward No.4
8.	Bhagwan Dutta Saday	Male	Sakhuwanankar katti, Ward No.4
9.	Akshay Kumar Saday	Male	Sakhuwanankar katti, Ward No.4
10.	Shiv Kumar Saday	Male	Sakhuwanankar katti, Ward No.4
11.	Sujan Kumar Saday	Male	Sakhuwanankar katti, Ward No.4
12.	Saryug Saday	Male	Sakhuwanankar katti, Ward No.4
13.	Jogai Saday	Male	Sakhuwanankar katti, Ward No.4
14.	Dilip Saday	Male	Sakhuwanankar katti, Ward No.4
15.	Gopi Saday	Male	Sakhuwanankar katti, Ward No.4
16.	Manto Saday	Male	Sakhuwanankar katti, Ward No.4
17.	Shrawan Saday	Male	Sakhuwanankar katti, Ward No.4
18.	Kapleshwor Saday	Male	Sakhuwanankar katti, Ward No.4
19.	Amladevi Ram	Female	Sakhuwanankar katti, Ward No.4
20.	Bimala Sah	Female	Sakhuwanankar katti, Ward No.4
21.	Ram Kumar Safi	Female	Sakhuwanankar katti, Ward No.4

Annex 1.2: List of Focal Group Discussions (FGDs) Participants, Laxmipur Patari

FGD No.2

FGD Place: Laxmipur Patari, Pipra Ward No. 1

S.N.	NAME	SEX (Male/Female/Other)	ADDRESS
1.	Rinku Mandal	Female	Laxmipur Patari, Pipra Ward No. 1
2.	Anjali Mandal	Female	Laxmipur Patari, Pipra Ward No. 1
3.	Palasiya Devi Mandal	Female	Laxmipur Patari, Pipra Ward No. 1
4.	Rita Devi Mandal	Female	Laxmipur Patari, Pipra Ward No. 1
5.	Kakul Devi Mndal	Female	Laxmipur Patari, Pipra Ward No. 1
6.	Sushila Devi Mandal	Female	Laxmipur Patari, Pipra Ward No. 1
7.	Prameshwor Mandal	Male	Laxmipur Patari, Pipra Ward No. 1
8.	Chalitar Mandal	Male	Laxmipur Patari, Pipra Ward No. 1
9.	Budhani Mandal	Female	Laxmipur Patari, Pipra Ward No. 1
10.	Hemraj Mandal	Male	Laxmipur Patari, Pipra Ward No. 1

Annex 1.3: List of Focal Group Discussions (FGDs) Participants, Agnisar Krishna Savaran

FGD No.3

FGD Place: Agnisar Krishna Savaran Rural Municipality, Mauhali, Saptari

S.N.	NAME	SEX (Male/Female/Other)	ADDRESS
1.	Bhagwati Ram	Male	Agnisar Krishna Savaran, Mauhali
2.	Gosai Sada	Male	Agnisar Krishna Savaran, Mauhali
3.	Sudhir Marik Dom	Male	Agnisar Krishna Savaran, Mauhali
4.	Panchu Sada	Male	Agnisar Krishna Savaran, Mauhali
5.	Chandani Kumari Sada	Female	Agnisar Krishna Savaran, Mauhali
6.	Sunita Kumari Sada	Female	Agnisar Krishna Savaran, Mauhali
7.	Parwati Kumari Sada	Female	Agnisar Krishna Savaran, Mauhali
8.	Shaym Kumar Ram	Male	Agnisar Krishna Savaran, Mauhali
9.	Agam Sada	Male	Agnisar Krishna Savaran, Mauhali
10.	Sudip Yadav	Male	Agnisar Krishna Savaran, Mauhali
11.	Punam Devi Thakur	Female	Agnisar Krishna Savaran, Mauhali
12.	Iner devi Saday	Female	Agnisar Krishna Savaran, Mauhali
13.	Sitali Devi Saday	Female	Agnisar Krishna Savaran, Mauhali
14.	Saraswati Kumari Saday	Female	Agnisar Krishna Savaran, Mauhali
15.	Rita Devi Ram	Female	Agnisar Krishna Savaran, Mauhali
16.	Lalita Devi Ram	Female	Agnisar Krishna Savaran, Mauhali
17.	Soniya Devi Saday	Female	Agnisar Krishna Savaran, Mauhali
18.	Tara Devi Saday	Female	Agnisar Krishna Savaran, Mauhali
19.	Sita Devi Ram	Female	Agnisar Krishna Savaran, Mauhali
20.	Sita Devi Saday	Female	Agnisar Krishna Savaran, Mauhali
21.	Binita Saday	Female	Agnisar Krishna Savaran, Mauhali
22.	Ashawati Thakur	Female	Agnisar Krishna Savaran, Mauhali
23.	Kanchhidevi Saday	Female	Agnisar Krishna Savaran, Mauhali
24.	Sabita Saday	Female	Agnisar Krishna Savaran, Mauhali
25.	Sunita Devi Saday	Female	Agnisar Krishna Savaran, Mauhali
26.	Babita Saday	Female	Agnisar Krishna Savaran, Mauhali
27.	Anita Devi Saday	Female	Agnisar Krishna Savaran, Mauhali
28.	Niruta Ram	Female	Agnisar Krishna Savaran, Mauhali

Annex 1.4: List of Focal Group Discussions (FGDs) Participants, Lahan Municipality

FGD No.4

FGD Place: Lahan Municipality, Ward No. 15 Dhodana

S.N.	NAME	SEX (Male/Female/Other)	ADDRESS
1.	Suraji Saday	Female	Lahan Municipality, Ward No.15 Dhodana
2.	Hira Saday	Female	Lahan Municipality, Ward No.15 Dhodana
3.	Lalita Saday	Female	Lahan Municipality, Ward No.15 Dhodana
4.	Jhalo Saday	Female	Lahan Municipality, Ward No.15 Dhodana
5.	Bechani Saday	Female	Lahan Municipality, Ward No.15 Dhodana
6.	Sona Saday	Female	Lahan Municipality, Ward No.15 Dhodana
7.	Naina Saday	Female	Lahan Municipality, Ward No.15 Dhodana
8.	Lalita Saday	Female	Lahan Municipality, Ward No.15 Dhodana
9.	Patri Saday	Female	Lahan Municipality, Ward No.15 Dhodana
10.	Nirmala Saday	Female	Lahan Municipality, Ward No.15 Dhodana
11.	Shiva Saday	Male	Lahan Municipality, Ward No.15 Dhodana
12.	Pachiya Saday	Female	Lahan Municipality, Ward No.15 Dhodana
13.	Babali Saday	Female	Lahan Municipality, Ward No.15 Dhodana
14.	Debaran Saday	Female	Lahan Municipality, Ward No.15 Dhodana
15.	Laxmi Paswan	Female	Lahan Municipality, Ward No.15 Dhodana
16.	Kamal Thapa Magar	Male	Lahan Municipality, Ward No.15 Dhodana
17.	Kumari Saday	Female	Lahan Municipality, Ward No.15 Dhodana
18.	Sanjana Saday	Female	Lahan Municipality, Ward No.15 Dhodana
19.	Shivaran Saday	Female	Lahan Municipality, Ward No.15 Dhodana
20.	Sanechari Saday	Female	Lahan Municipality, Ward No.15 Dhodana
21.	Arhuliya Saday	Female	Lahan Municipality, Ward No.15 Dhodana
22.	Sunita Saday	Female	Lahan Municipality, Ward No.15 Dhodana
23.	Mihilal Saday	Male	Lahan Municipality, Ward No.15 Dhodana
24.	Lalita Saday	Female	Lahan Municipality, Ward No.15 Dhodana
25.	Amrika Saday	Female	Lahan Municipality, Ward No.15 Dhodana
26.	Pawita Saday	Female	Lahan Municipality, Ward No.15 Dhodana
27.	Asha B.K.	Female	Lahan Municipality, Ward No.15 Dhodana

Annex 1.5: List of Focal Group Discussions (FGDs) Participants, Kanchanrup Municipality

FGD No.5

FGD Place: Kanchanrup Municipality-12, Dharmapur, Saptari

S.N.	NAME	SEX (Male/Female/Other)	ADDRESS
1.	Raj Kumari Saday	Female	Kanchanrup Municipality-12, Dharmapur
2.	Rambha Devi Saday	Female	Kanchanrup Municipality-12, Dharmapur
3.	Mano Devi Saday	Female	Kanchanrup Municipality-12, Dharmapur
4.	Rubena Saday	Female	Kanchanrup Municipality-12, Dharmapur
5.	Rasiya Devi Saday	Female	Kanchanrup Municipality-12, Dharmapur
6.	Anita Devi Saday	Female	Kanchanrup Municipality-12, Dharmapur
7.	Sarita Devi Saday	Female	Kanchanrup Municipality-12, Dharmapur
8.	Ram Kumari Devi Saday	Female	Kanchanrup Municipality-12, Dharmapur
9.	Tilak Saday	Male	Kanchanrup Municipality-12, Dharmapur
10.	Sanjay Saday	Male	Kanchanrup Municipality-12, Dharmapur
11.	Sundar Saday	Male	Kanchanrup Municipality-12, Dharmapur
12.	Manoj Saday	Male	Kanchanrup Municipality-12, Dharmapur
13.	Shreedev Saday	Male	Kanchanrup Municipality-12, Dharmapur
14.	Shambhu Saday	Male	Kanchanrup Municipality-12, Dharmapur
15.	Kapil Devi Saday	Female	Kanchanrup Municipality-12, Dharmapur
16.	Pramila Saday	Female	Kanchanrup Municipality-12, Dharmapur
17.	Durgi Devi Saday	Female	Kanchanrup Municipality-12, Dharmapur
18.	Sunita Saday	Female	Kanchanrup Municipality-12, Dharmapur
19.	Tara Devi Saday	Female	Kanchanrup Municipality-12, Dharmapur
20.	Rajbain Devi Saday	Female	Kanchanrup Municipality-12, Dharmapur
21.	Majan Devi Saday	Female	Kanchanrup Municipality-12, Dharmapur
22.	Moniya Devi Saday	Female	Kanchanrup Municipality-12, Dharmapur
23.	Rita Devi Saday	Female	Kanchanrup Municipality-12, Dharmapur
24.	Rabina Devi Saday	Female	Kanchanrup Municipality-12, Dharmapur
25.	Sajani Devi Saday	Female	Kanchanrup Municipality-12, Dharmapur
26.	Nikiya Devi Saday	Female	Kanchanrup Municipality-12, Dharmapur
27.	Mantoriya Saday	Female	Kanchanrup Municipality-12, Dharmapur
28.	Punam Devi Saday	Female	Kanchanrup Municipality-12, Dharmapur
29.	Ala Saday	Female	Kanchanrup Municipality-12, Dharmapur
30.	Rima Devi Saday	Female	Kanchanrup Municipality-12, Dharmapur
31.	Samtoliya Devi Saday	Female	Kanchanrup Municipality-12, Dharmapur

Annex 1.6: List of Focal Group Discussions (FGDs) Participants, Laxmipur Patari**FGD No.6****FGD Place: Laxmipur Patari, Pipra Ward No. 1, Siraha**

S.N.	NAME	SEX (Male/Female/Other)	ADDRESS
1.	Jagtarain Mandal	Female	Laxmipur Patari, Pipra Ward No. 1
2.	Dhanwati Mandal	Female	Laxmipur Patari, Pipra Ward No. 1
3.	Gulab Mandal	Female	Laxmipur Patari, Pipra Ward No. 1
4.	Amrika Mandal	Female	Laxmipur Patari, Pipra Ward No. 1
5.	Sangita Mandal	Female	Laxmipur Patari, Pipra Ward No. 1
6.	Shyala Devi Mandal	Female	Laxmipur Patari, Pipra Ward No. 1
7.	Nirmala Devi Mandal	Female	Laxmipur Patari, Pipra Ward No. 1
8.	Rajwati Mandal	Female	Laxmipur Patari, Pipra Ward No. 1
9.	Basanti Mandal	Female	Laxmipur Patari, Pipra Ward No. 1
10.	Jagtarain Mandal (B)	Female	Laxmipur Patari, Pipra Ward No. 1
11.	Nilam Mandal	Female	Laxmipur Patari, Pipra Ward No. 1
12.	Hema Devi Mandal	Female	Laxmipur Patari, Pipra Ward No. 1
13.	Chandeshwori Mandal	Female	Laxmipur Patari, Pipra Ward No. 1
14.	Sarda Devi Mandal	Female	Laxmipur Patari, Pipra Ward No. 1
15.	Rita Devi Mandal (A)	Female	Laxmipur Patari, Pipra Ward No. 1
16.	Kabita Devi Mandal	Female	Laxmipur Patari, Pipra Ward No. 1
17.	Rita Devi Mandal (B)	Female	Laxmipur Patari, Pipra Ward No. 1
18.	Durga Devi Mandal	Female	Laxmipur Patari, Pipra Ward No. 1
19.	Urmila Mandal	Female	Laxmipur Patari, Pipra Ward No. 1
20.	Vijay Mandal	Male	Laxmipur Patari, Pipra Ward No. 1
21.	Prince Mandal	Male	Laxmipur Patari, Pipra Ward No. 1
22.	Rahul Mandal	Male	Laxmipur Patari, Pipra Ward No. 1
23.	Indrakala Mandal	Female	Laxmipur Patari, Pipra Ward No. 1
24.	Puni Lal Mandal	Male	Laxmipur Patari, Pipra Ward No. 1
25.	Sitali Mandal	Female	Laxmipur Patari, Pipra Ward No. 1
26.	Dhiraj Kumar Mandal	Male	Laxmipur Patari, Pipra Ward No. 1
27.	Ramananda Kumar Mandal	Male	Laxmipur Patari, Pipra Ward No. 1
28.	Dhanraj Kumar Mandal	Male	Laxmipur Patari, Pipra Ward No. 1
29.	Lilambar Mandal	Male	Laxmipur Patari, Pipra Ward No. 1
30.	Suraj Kumar Mandal	Male	Laxmipur Patari, Pipra Ward No. 1
31.	Naresh Mandal	Male	Laxmipur Patari, Pipra Ward No. 1
32.	Heman Mandal	Male	Laxmipur Patari, Pipra Ward No. 1
33.	Basanti Mandal	Female	Laxmipur Patari, Pipra Ward No. 1
34.	Mantoriya Mandal	Female	Laxmipur Patari, Pipra Ward No. 1
35.	Babita Devi Mandal	Female	Laxmipur Patari, Pipra Ward No. 1

Annex 1.7: List of Focal Group Discussions (FGDs) Participants, Sakhuwanankar katti**FGD No.7****FGD Place: Sakhuwanankar katti, Ward No.4, Siraha**

S.N.	NAME	SEX (Male/Female/Other)	ADDRESS
1.	Mina Kumari Mandal	Female	Sakhuwanankar katti, Ward No.4
2.	Kisan Saday	Female	Sakhuwanankar katti, Ward No.4
3.	Amitra Devi Saday	Female	Sakhuwanankar katti, Ward No.4
4.	Santoshi Devi Mandal	Female	Sakhuwanankar katti, Ward No.4
5.	Bibha Mandal	Female	Sakhuwanankar katti, Ward No.4
6.	Dropadi Mandal	Female	Sakhuwanankar katti, Ward No.4
7.	Shobhawati Mandal	Female	Sakhuwanankar katti, Ward No.4
8.	Binadevi Mandal	Female	Sakhuwanankar katti, Ward No.4
9.	Koshila Devi Saday	Female	Sakhuwanankar katti, Ward No.4
10.	Hariyar Devi Saday	Female	Sakhuwanankar katti, Ward No.4
11.	Arhuliya Devi Saday	Female	Sakhuwanankar katti, Ward No.4
12.	Jamuna Devi Saday	Female	Sakhuwanankar katti, Ward No.4
13.	Mina Devi Saday	Female	Sakhuwanankar katti, Ward No.4
14.	Bhutti Devi Saday	Female	Sakhuwanankar katti, Ward No.4
15.	Lalita Devi Saday	Female	Sakhuwanankar katti, Ward No.4
16.	Kalsi Devi Saday	Female	Sakhuwanankar katti, Ward No.4
17.	Somani Devi Saday	Female	Sakhuwanankar katti, Ward No.4
18.	Sarita Devi Saday	Female	Sakhuwanankar katti, Ward No.4
19.	Sukhari Devi Saday	Female	Sakhuwanankar katti, Ward No.4
20.	Mamata Mandal	Female	Sakhuwanankar katti, Ward No.4
21.	Babita Mandal	Female	Sakhuwanankar katti, Ward No.4
22.	Punam Devi Saday	Female	Sakhuwanankar katti, Ward No.4
23.	Sainta Sah	Female	Sakhuwanankar katti, Ward No.4
24.	Sunar Devi Sah	Female	Sakhuwanankar katti, Ward No.4
25.	Sunita Safi	Female	Sakhuwanankar katti, Ward No.4
26.	Daruk Devi Saday	Female	Sakhuwanankar katti, Ward No.4
27.	Durga Devi Saday	Female	Sakhuwanankar katti, Ward No.4
28.	Shyam Kumari Safi	Female	Sakhuwanankar katti, Ward No.4
29.	Dharmshila Yadav	Female	Sakhuwanankar katti, Ward No.4
30.	Buchidevi Safi	Female	Sakhuwanankar katti, Ward No.4
31.	Janaki Mandal	Female	Sakhuwanankar katti, Ward No.4
32.	Sonita Safi	Female	Sakhuwanankar katti, Ward No.4

Annex 1.8: List of Focal Group Discussions (FGDs) Participants, Dhangadimai Municipality**FGD No.8****FGD Place: Dhangadimai Municipality-9, Musharniya Tole, Siraha**

S.N.	NAME	SEX (Male/Female/Other)	ADDRESS
1.	Pukari Mochi	Female	Dhangadimai-9, Musharniya Tole
2.	Sunita Devi Ram	Female	Dhangadimai-9, Musharniya Tole
3.	Laduwati Mochi	Female	Dhangadimai-9, Musharniya Tole
4.	Anita Devi Ram	Female	Dhangadimai-9, Musharniya Tole
5.	Pavitri Devi Ram	Female	Dhangadimai-9, Musharniya Tole
6.	Pawan Mochi	Male	Dhangadimai-9, Musharniya Tole
7.	Anita Mochi	Female	Dhangadimai-9, Musharniya Tole
8.	Ram Kumari Mochi	Female	Dhangadimai-9, Musharniya Tole
9.	Babita Mochi	Female	Dhangadimai-9, Musharniya Tole
10.	Gulab Ram	Female	Dhangadimai-9, Musharniya Tole
11.	Phekani Devi Ram	Female	Dhangadimai-9, Musharniya Tole
12.	Dukhani Devi Ram	Female	Dhangadimai-9, Musharniya Tole
13.	Amirkala Ram	Female	Dhangadimai-9, Musharniya Tole
14.	Saroj Mochi	Male	Dhangadimai-9, Musharniya Tole
15.	Binod Mochi	Male	Dhangadimai-9, Musharniya Tole
16.	Saroj Ram	Male	Dhangadimai-9, Musharniya Tole
17.	Krishna Ram	Male	Dhangadimai-9, Musharniya Tole
18.	Ramesh Ram	Male	Dhangadimai-9, Musharniya Tole
19.	Chethu Mochi	Male	Dhangadimai-9, Musharniya Tole
20.	Chandrakala Ram	Female	Dhangadimai-9, Musharniya Tole
21.	Anita Ram	Female	Dhangadimai-9, Musharniya Tole
22.	Dhaniram Ram	Male	Dhangadimai-9, Musharniya Tole
23.	Ranju Ram	Female	Dhangadimai-9, Musharniya Tole
24.	Sanjita Ram	Female	Dhangadimai-9, Musharniya Tole
25.	Jhuti Ram	Female	Dhangadimai-9, Musharniya Tole
26.	Manita Mochi	Female	Dhangadimai-9, Musharniya Tole
27.	Pramila Ram	Female	Dhangadimai-9, Musharniya Tole
28.	Gulariya Ram	Female	Dhangadimai-9, Musharniya Tole
29.	Ramkala Yadav	Female	Dhangadimai-9, Musharniya Tole

Annex 1.9: List of Focal Group Discussions (FGDs) Participants, Laxmipur Patari**FGD No.9****FGD Place: Laxmipur Patari, Pipra Ward No. 2, Ram Tole, Siraha**

S.N.	NAME	SEX (Male/Female/Other)	ADDRESS
1.	Ram Kumari	Female	Laxmipur Patari, Pipra Ward No. 2
2.	Aso Devi Ram	Female	Laxmipur Patari, Pipra Ward No. 2
3.	Gunji Devi	Female	Laxmipur Patari, Pipra Ward No. 2
4.	Urmila Devi	Female	Laxmipur Patari, Pipra Ward No. 2
5.	Rita Devi	Female	Laxmipur Patari, Pipra Ward No. 2
6.	Lavubati Ram	Female	Laxmipur Patari, Pipra Ward No. 2
7.	Asha Kumari Ram	Female	Laxmipur Patari, Pipra Ward No. 2
8.	Rinku Ram	Female	Laxmipur Patari, Pipra Ward No. 2
9.	Sonabati Ram	Female	Laxmipur Patari, Pipra Ward No. 2
10.	Nagina Ram	Female	Laxmipur Patari, Pipra Ward No. 2
11.	Shyam Devi Ram	Female	Laxmipur Patari, Pipra Ward No. 2
12.	Ganga Devi Ram	Female	Laxmipur Patari, Pipra Ward No. 2
13.	Sitali Devi Ram	Female	Laxmipur Patari, Pipra Ward No. 2
14.	Anita Ram	Female	Laxmipur Patari, Pipra Ward No. 2
15.	Balo Ram	Female	Laxmipur Patari, Pipra Ward No. 2
16.	Poonam ram	Female	Laxmipur Patari, Pipra Ward No. 2
17.	Sushila Devi Ram	Female	Laxmipur Patari, Pipra Ward No. 2
18.	Paro Devi Ram	Female	Laxmipur Patari, Pipra Ward No. 2
19.	Koili Devi Ram	Female	Laxmipur Patari, Pipra Ward No. 2
20.	Ram Pari Devi Ram	Female	Laxmipur Patari, Pipra Ward No. 2
21.	Nirmala Devi Ram	Female	Laxmipur Patari, Pipra Ward No. 2
22.	Santoliya Devi Ram (A)	Female	Laxmipur Patari, Pipra Ward No. 2
23.	Bina Ram	Female	Laxmipur Patari, Pipra Ward No. 2
24.	Samtoliya Devi Ram (B)	Female	Laxmipur Patari, Pipra Ward No. 2
25.	Phuleswor Ram	Male	Laxmipur Patari, Pipra Ward No. 2
26.	Manju Devi Ram	Female	Laxmipur Patari, Pipra Ward No. 2
27.	Magain Mochi (A)	Male	Laxmipur Patari, Pipra Ward No. 2
28.	Magain Mochi (B)	Male	Laxmipur Patari, Pipra Ward No. 2
29.	Laxman Ram	Male	Laxmipur Patari, Pipra Ward No. 2
30.	Ram Ashish Ram	Male	Laxmipur Patari, Pipra Ward No. 2
31.	Bhajan Ram	Male	Laxmipur Patari, Pipra Ward No. 2
32.	Chandeshwor Ram	Male	Laxmipur Patari, Pipra Ward No. 2
33.	Ram Babu Mahara	Male	Laxmipur Patari, Pipra Ward No. 2
34.	Khusi Ram	Male	Laxmipur Patari, Pipra Ward No. 2
35.	Ram Udagar Ram	Male	Laxmipur Patari, Pipra Ward No. 2
36.	Md. Akhtar	Male	Laxmipur Patari, Pipra Ward No. 2

Annex 1.10: List of Focal Group Discussions (FGDs) Participants, Sukhipur Municipality**FGD No.10****FGD Place: Sukhipur Municipality, Ward No.8, Labtoli, Siraha**

S.N.	NAME	SEX (Male/Female/Other)	ADDRESS
1.	Asha Paswan	Female	Sukhipur Municipality, Ward No.8
2.	Chandeshwori Safi	Female	Sukhipur Municipality, Ward No.8
3.	Dukhani Devi Paswan	Female	Sukhipur Municipality, Ward No.8
4.	Kusma Devi Paswan	Female	Sukhipur Municipality, Ward No.8
5.	Tetari Devi Saday	Female	Sukhipur Municipality, Ward No.8
6.	Ghurni Devi Paswan	Female	Sukhipur Municipality, Ward No.8
7.	Phulo Devi Paswan	Female	Sukhipur Municipality, Ward No.8
8.	Laduwati Paswan	Female	Sukhipur Municipality, Ward No.8
9.	Ram Bharoshi Saday	Male	Sukhipur Municipality, Ward No.8
10.	Sanjay Kumar Paswan	Male	Sukhipur Municipality, Ward No.8
11.	Krishna Paswan	Male	Sukhipur Municipality, Ward No.8
12.	Rabasa Paswan	Male	Sukhipur Municipality, Ward No.8
13.	Shivajee Devi Paswan	Female	Sukhipur Municipality, Ward No.8
14.	Bibha Devi Saday	Female	Sukhipur Municipality, Ward No.8
15.	Gita Saday	Female	Sukhipur Municipality, Ward No.8
16.	Pramila Devi Saday	Female	Sukhipur Municipality, Ward No.8
17.	Parwati Devi Saday	Female	Sukhipur Municipality, Ward No.8
18.	Anita Devi Saday	Female	Sukhipur Municipality, Ward No.8
19.	Rajo Devi Saday	Female	Sukhipur Municipality, Ward No.8
20.	Rangita Saday	Female	Sukhipur Municipality, Ward No.8
21.	Parwati Saday	Female	Sukhipur Municipality, Ward No.8
22.	Nain Kumari Mukhiya	Female	Sukhipur Municipality, Ward No.8
23.	Nepur Saday	Female	Sukhipur Municipality, Ward No.8
24.	Gyan Kumari Saday	Female	Sukhipur Municipality, Ward No.8
25.	Sunita Mukhiya	Female	Sukhipur Municipality, Ward No.8
26.	Bilti Mukhiya	Female	Sukhipur Municipality, Ward No.8
27.	Rita Mukhiya	Female	Sukhipur Municipality, Ward No.8
28.	Md. Warik Miya	Male	Sukhipur Municipality, Ward No.8
29.	Pashuwati Paswan	Male	Sukhipur Municipality, Ward No.8
30.	Tejilal Das	Male	Sukhipur Municipality, Ward No.8
31.	Md. Saday	Male	Sukhipur Municipality, Ward No.8
32.	Md. Udale	Male	Sukhipur Municipality, Ward No.8

Annex 1.11: List of Focal Group Discussions (FGDs) Participants, Kanchanrup Municipality**FGD No.11****FGD Place: Kanchanrup Municipality, Ward No. 11, Theha, Saptari**

S.N.	NAME	SEX (Male/Female/Other)	ADDRESS
1.	Ram Narayan Saday	Male	Kanchanrup Municipality-11, Theha
2.	Rajesh Saday	Male	Kanchanrup Municipality-11, Theha
3.	Dinesh Saday	Male	Kanchanrup Municipality-11, Theha
4.	Ram Prasad Saday	Male	Kanchanrup Municipality-11, Theha
5.	Mohan Saday	Male	Kanchanrup Municipality-11, Theha
6.	Laldev Saday	Male	Kanchanrup Municipality-11, Theha
7.	Raspati Saday	Male	Kanchanrup Municipality-11, Theha
8.	Narayan Saday	Male	Kanchanrup Municipality-11, Theha
9.	Ram Khelan Saday	Male	Kanchanrup Municipality-11, Theha
10.	Budhesh Saday	Male	Kanchanrup Municipality-11, Theha
11.	Prem Kumar Saday	Male	Kanchanrup Municipality-11, Theha
12.	Balram Sah	Male	Kanchanrup Municipality-11, Theha
13.	Chandan Saday	Male	Kanchanrup Municipality-11, Theha
14.	Rita Devi Saday	Female	Kanchanrup Municipality-11, Theha
15.	Marsaiya Devi Saday	Female	Kanchanrup Municipality-11, Theha
16.	Devaki Devi Saday	Female	Kanchanrup Municipality-11, Theha
17.	Phul Kumari Devi Sada	Female	Kanchanrup Municipality-11, Theha
18.	Bauka Devi Sada	Female	Kanchanrup Municipality-11, Theha

Annex 1.12: List of Focal Group Discussions (FGDs) Participants, Shambhunath Municipality

FGD No.12

FGD Place: Shambhunath Municipality, Ward No.3, Saptari

S.N.	NAME	SEX (Male/Female/Other)	ADDRESS
1.	Niro Devi Sada	Female	Shambhunath Municipality-3
2.	Hema Devi Sada	Female	Shambhunath Municipality-3
3.	Radha Devi Sada	Female	Shambhunath Municipality-3
4.	Hansa Devi Sada	Female	Shambhunath Municipality-3
5.	Lagani Devi Sada	Female	Shambhunath Municipality-3
6.	Surekha Devi Sada	Female	Shambhunath Municipality-3
7.	Panwati Devi Sada	Female	Shambhunath Municipality-3
8.	Simala Devi Sada	Female	Shambhunath Municipality-3
9.	Gina Devi Sada	Female	Shambhunath Municipality-3
10.	Nisha Devi Sada	Female	Shambhunath Municipality-3
11.	Ramita Devi Sada	Female	Shambhunath Municipality-3

Annex 1.13: List of Focal Group Discussions (FGDs) Participants, Shambhunath Municipality**FGD No.13****FGD Place: Shambhunath Municipality, Ward No.3, Saptari**

S.N.	NAME	SEX (Male/Female/Other)	ADDRESS
1.	Mithun Saday	Male	Shambhunath Municipality-3
2.	Siyaram Saday	Male	Shambhunath Municipality-3
3.	Iner Dev Saday	Male	Shambhunath Municipality-3
4.	Dipak Saday	Male	Shambhunath Municipality-3
5.	Dharmalal Saday	Male	Shambhunath Municipality-3
6.	Dipak Kumar Sada	Male	Shambhunath Municipality-3
7.	Bhopindra Saday	Male	Shambhunath Municipality-3
8.	Sanjay Saday	Male	Shambhunath Municipality-3
9.	Sukarait Saday	Male	Shambhunath Municipality-3
10.	Ram Sunder Ram	Male	Shambhunath Municipality-3
11.	Nilam Devi Sada	Female	Shambhunath Municipality-3
12.	Dipendra Sada	Male	Shambhunath Municipality-3
13.	Mahalal Sada	Male	Shambhunath Municipality-3
14.	Jugeshwor Ray	Male	Shambhunath Municipality-3
15.	Siyaram Sada	Male	Shambhunath Municipality-3
16.	Ahurliya Devi Sada	Female	Shambhunath Municipality-3
17.	Manisha Kumari Sada	Female	Shambhunath Municipality-3
18.	Bhuttai Sada	Male	Shambhunath Municipality-3
19.	Phulo Devi Sada	Female	Shambhunath Municipality-3
20.	Mangala Devi Sada	Female	Shambhunath Municipality-3
21.	Puja Mandal	Female	Shambhunath Municipality-3
22.	Sujan Devi Sada	Female	Shambhunath Municipality-3
23.	Anita Devi Sada	Female	Shambhunath Municipality-3
24.	Saibaran Devi Mochi	Female	Shambhunath Municipality-3
25.	Rita Devi Sada	Female	Shambhunath Municipality-3
26.	Sharmila Devi Sada	Female	Shambhunath Municipality-3
27.	Sangita Devi Sada	Female	Shambhunath Municipality-3
28.	Nilam Sada	Female	Shambhunath Municipality-3
29.	Palhan Devi Sada	Female	Shambhunath Municipality-3
30.	Sukari Devi Mandal	Female	Shambhunath Municipality-3
31.	Pramila Devi Sada	Female	Shambhunath Municipality-3
32.	Bulanti Devi Sada	Female	Shambhunath Municipality-3

Annex 2: List of Focal Group Discussions (FGDs) Participants

FGD No.14: *Haruwa Charuwa Leaders*

FGD Place: Marwari Sewa Samiti, Lahan

S.N.	NAME	Organization	Position	Contact No.
1.	Shyam Sunder Sada		District Chair	9842736868
2.	Md. Kasim		Secretary-Central Committee	9804784575
3.	Nagendra Sada		Chairperson-Central Committee	9816774382
4.	Rajpati Mandal	Laxmipur Patari	Ward Member	
5.	Parmeshwor Mandal	Haruwa Charuwa		
6.	Chalitar Mandal	Haruwa Charuwa	Vice-chair	

Annex 3: List of (KIIs) Participants

KI No.1: *Haruwa Charuwa*

KI Place: Various places

S.N.	NAME	MALE/FEMALE	LOCATION
1.	Renu Devi Paswan	Female	Sukhipur
2.	Tiliya Devi	Female	Sukhipur
3.	Noor Mohammad	Male	Sukhipur
4.	Dipesh Paswan	Male	Sakhuwanankar katti
5.	Ram Kumari Safe	Female	Sakhuwanankar katti
6.	Rinku Mandal	Female	Laxmipur Patari
7.	Hemraj Mandal	Male	Laxmipur Patari
8.	Chandani Kumari Sada	Female	Agnisar Krishna Savaran
9.	Agam Sada	Male	Agnisar Krishna Savaran
10.	Naina Saday	Female	Lahan Municipality-15
11.	Babali Saday	Female	Lahan Municipality-15
12.	Rahul Mandal	Male	Laxmipur Patari
13.	Rita Devi Mandal	Female	Laxmipur Patari
14.	Shyam Kumari Safi	Female	Sakhuwanankar Katti
15.	Anita Mochi	Female	Dhangadhimai
16.	Saroj Ram	Male	Dhangadhimai
17.	Phul Kumari Devi Sada	Female	Kanchanrup
18.	Prem Kumar Saday	Male	Kanchanrup
19.	Radha Devi Mandal	Female	Shambhunath

Annex 4: List of (KIIs) Participants

KI No.1: *Government Officials*

KI Place: Various places

S.N.	NAME	Organization	Position	Contact No.
1.	Bhogendra Jha	Provincial Policy and Planning Commission-Province 2	Vice-chair	9854025097
2.	Ram Ashish Yadav	Province 2	Member of Provincial Assembly	9854022059
3.	Krishna Prasad Kapri	Ministry of Social Development, Province-2	Secretary	9851227044
4.	Dr. Samjhana Kumari Kafle Pandey	Ministry of Land Management, Agriculture and Cooperative	Secretary	
5.	Thulo Babu Dahal	Ministry of Social Development, Province-2	Under-secretary	
6.	Hari Narayan Chaudhary	Dhangadhimai Municipality	Mayor	
7.	Ganesh Chandra Mishra	Ilaka Administration, Lahan	Ilaka Administrator	9848025290
8.	Shiv Dayal Yadav	Shukhipur Municipality	Non-Gazetted First Class	
9.	Yugal Kishor Yadav	Shukhipur Municipality	Non-Gazetted First Class	
10.	Rajendra Sah	Tilathi Koilari Rural Municipality Ward Chairperson, Ward No.- 5	Ward Chairperson	9815705826

Annex 5: List of (KIIs) Participants**KI No.2: Non-government Organizations****KI Place: Various places****KI Date:**

S.N.	NAME	Organization	Position	Contact No.
1.	Jiyam Shrestha	Freedom Fund	Advisor	9851069758
2.	Rakesh Jha	SAMRIDDHI	Business Development Specialist	9844024856
3.	Rajesh Verma	MEDPA	Provincial Micro-enterprise Specialist	9851156851
4.	Ganesh Ram	Jan Chetna Dalit Sangh		
5.	Sharda Chaudhary	Shreepuraj	Project Coordinator	9863530775
6.	Anju Chaudhary	Shreepuraj	Admin/Finance Officer	9842826900
7.	Yugal Kishor Yadav	Shukhipur Municipality	Non-Gazetted First Class	
8.	Sanjay Kumar Sah	Community Improvement Center (CIC) Dhanusha	Chairperson	
9.	Binod Kumar Chaudhary	Community Development Forum	Chairperson	9842244386
10.	Rajesh Kumar Chaudhary	Bhawani Integrated Development Center		9807785086
11.	Dipesh Kumar Chaudhary	Bhawani Integrated Development Center		9842865598
12.	Kapleshwor Sah	Bhawani Integrated Development Center		9852831094

Annex 6: List of (KIIs) Participants

KI No.3: *Employers*

KI Place: Various places

KI Date:

S.N.	NAME	Organization	Position	Contact No.
1.	Ashok Lal Amartya	Lahan Chamber of Commerce	President	9852830243
2.	Pradeep Dutta	Provincial Chamber of Commerce- Province 2	Executive Officer	9851140930
3.	Shiv Dayal Yadav	Shukhipur Municipality	Non-Gazetted First Class	
4.	Yugal Kishor Yadav	Shukhipur Municipality	Non-Gazetted First Class	
5.	Vijay Kumar Gupta	Everest Digital, Lahan	Proprietor	9851190011
6.	Pradeep Sah	Ayush Motor Workshop	Proprietor	9852831702
7.	Amit Yadav	Chhimeki Fish Farm, Sakhuanankarkatti	Proprietor	9803370178
8.	Saraswati Sharma	Chhaya Beauty Parlor, Lahan	Proprietor	9842840623
9.	Dhaneshwor Sah	Birendra Furniture Udyog, Lahan	Proprietor	9842890305
10.	Krishna Sunar	Shree Ram Automobiles, Golbazar	Head Mechanics	9807260196

Annex 7: List of (KIIs) Participants**KI No.4: Financial Institutions****KI Place: Various places****KI Date:**

S.N.	NAME	Organization	Position	Contact No.
1.	Bhola Kumar Karki	Rastriya Banijya Bank, Lahan	Manager	
2.	Mahesh Kumar Mahato	Global IME Bank, Lahan	Manager	
3.	Shiv Dayal Yadav	Shukhipur Municipality	Non-Gazetted First Class	
4.	Yugal Kishor Yadav	Shukhipur Municipality	Non-Gazetted First Class	
5.	Dhruv Yadav	National Cooperative Bank	Board of Director	
6.	Ajay Kumar Sah	Chhimek Laghubitiya Sanshtha Ltd, Lahan	Asst. Unit Manager	9814882592
7.	Binay Prasad Rai	Laxmi Laghubittiya Sanstha Ltd, Dhangadhi	Branch Manager	9852058158
8.	Batuk Shrestha	Srijanshil Laghubittiya Sanstha Ltd, Golbazar	Executive Director	9852830384

Annex 8: List of (KIIs) Participants

KI No.5: Training Institutions/Service Providers

KI Place: Various places

KI Date:

S.N.	NAME	Organization	Position	Contact No.
1.	Saroj Neupane	UCEP	Programme Coordinator	9851150681
2.	Tulsi Nemkul	Skill Nepal		9841557333
3.	Bimal Thakur	Dr. Yogendra Thakur Educational Academy Pvt. Lahan	Executive Director	9851076238
4.	Achyut Nepal	Tradelink	Executive Director	9851042471
5.	Rammel J Pun	Manokamna		9851014953
6.				

Annex 9: List of commercial banks, development banks, insurance and MFIs

S.N.	COMMERCIAL BANKS	DEVELOPMENT BANKS	INSURANCE	MFIs
1.	NMB Bank Limited (NMB)	Lumbini Bikas Bank Ltd.	Jyoti Life Insurance Company Limited	Shrijanshil Laghubitta Bittiya Sanstha Ltd.
2.	Prime Commercial Bank Limited (PCBL)	Nirdhan Utthan Bank Limited (NUBL)	Premier Insurance Company Ltd.	Mithila Laghu Bitta Bikas Bank Limited (MLBBL)
3.	Agricultural Development Bank Limited (ADBL)	Muktinath Bikas Bank Ltd.	Nepal insurance Company Limited (NLIC)	Swarojgar Laghubitta Bitty Sanstha Limited
4.	Himalayan Bank Limited (HBL)	Mahalaxmi Bikas Bank Limited	Citizen Life Insurance Company Ltd	Womi Laghubitta Bittiya Sanstha Limited
5.	Nabil Bank Limited (NABIL)	Shangri-la Development Bank Limited (SADBL)	Sun Nepal Life Insurance Company Limited	Swabalamban Laghubitta Bittiya Sanstha
6.	Laxmi Bank Limited (LBL)	Kamana Sewa Bikash Bank Ltd.		Vijay Laghubitta Bittiya Sanstha Limited (VLBS)
7.	NCC Bank Limited (NCCB)	Chhimek Laghubitta Bikas Bank Limited (CBBL)	IME Life Insurance	Nerude Laghubitta Bittiya Sanstha Limited
8.	NIC ASIA Bank Limited (NICA)		Surya life Insurance Company Limited (SLICL)	
9.	Sanima Bank Limited (SANIMA)		Prabhu Life Insurance Limited	
10.	Civil Bank Limited (CBL)		Reliable Nepal Life Insurance Limited	
11.	Mega Bank Nepal Limited (MEGA)		Life Insurance Corporation Nepal (LICN)	
12.	Bank of Kathmandu Limited (BOKL)		General Insurance Company Nepal	
13.	Kumari Bank Limited (KBL)		AJOD Insurance Limited	
14.	Siddhartha Bank Limited (SBL)		Gurans life Insurance Company Limited (GLICL)	
15.	Global IME Bank Limited (GBIME)		Shikhar Insurance Company Limited (SICL)	
16.			Nepal life insurance Company Ltd.	
17.	Prabhu Bank Limited (PRVU)		Lumbini General Insurance Company Limited (LGIL)	
18.	Sunrise Bank Limited (SRBL)		Reliance Life Insurance Limited	
19.	Machhapuchchhre Bank Limited (MBL)		United insurance Company Limited (UIC)	
20.	Nepal Bank Limited (NBL)		Asian life Insurance Company Limited (ALICL)	

21.	Rastriya Banijya Bank Limited (RBBL)		Mahalaxmi Life Insurance Limited	
22.	Nepal SBI Bank Limited (SBI)		Siddhartha Insurance Company Limited (SIL)	
23.			Union Life Insurance Company Limited	
24.			Sagarmatha Insurance Company Limited (SIC)	
25.			IME General Insurance Company Limited (IGI)	
26.			Prudential Insurance Company Limited (PICL)	
27.			NECO Insurance Company Limited (NIL)	
28.			National life insurance Company Limited (NLICL)	
29.			NLG Insurance Company Limited (NLG)	
30.			Prabhu Insurance Company Limited (PRIN)	
31.			NLG Insurance Company Ltd. (NLG)	

Annex 10: PRIORITIZATION OF THE TRAINING

For prioritizing high suitable skills trade/training following criteria were used for initial ranking and further participatory discussion and consideration for the selection:

PRIORITY RANK	TRADE	IMMEDIATE JOB POSSIBILITY	CAPABILITIES	CONTRIBUTION TO POVERTY REDUCTION	INCLUSIVENESS OF GROWTH	SUSTAINABILITY	RESILIENCE	TOTAL SCORE
1.	Auto-mechanic, Motorcycle mechanics, Spices Making	3	2	3	2	3	3	16
2.	Mason, Plumbing, Aluminium Fabricator, Scaffolder, Plasterer, Fruit Processor, Shuttering Carpenter, Stone Layer Mason	3	2	3	2	3	2	15
3.	Building Electrician, Electric Motor Rewinder, Tile and marble fitter, Lathe Setter Operator, Electric Rickshaw Mechanic, Dent/paint mechanic, Bar Bender/Steel Fixture	2	2	3	3	2	2	14

	Beekeeper, Livestock, Poultry, Goat rearing, off- season vegetable							
4.	Electrical Appliance Repair, Ref and A/C Mechanic, Mobile Phone Repairer Light Vehicle Driver, Heavy Equipment Driver Leaf-plate maker, Sanitary Pad Making,	2	1	3	2	3	2	13
5.	General Cook, Baker Fast Food Cook, Waiter/Waitress, House Keeping Cleaner, Room Attendant, Dairy product/Sweets Maker	1	2	2	2	2	2	11
6.	Tailoring, Beautician	1	1	2	2	1	1	8
7.	Shoe Maker, Flower Decorator	1	1	2	2	1	1	8

Annex-11.1

Assessment of targeted gender-sensitive beneficiary for identifying livelihoods/skills training options for Haruwa-Charuwa in Siraha and Saptati District (Province-2)

Questionnaire for Key Informant Interview (KII)

(Local recruitment agency, private sectors and potential employers)

Name of the Key Informant:

Name of the Organization:

Designation:

Contact number:

1. What is your views/understanding on Haruwa-Charuwa and their socio-economic conditions?
2. Is there some special program/project for Haruwa-Charuwa?
3. What are the major special provisions for Haruwa-Charuwa in policies?
4. What strength, weakness, opportunity and threat you see in Haruwa-Charuwa?
5. What are the barriers to employ Haruwa-Charuwa in private sectors?
6. How do you see the possibility of utilizing existing skills of Haruwa-Charuwa or upgrading their skills for improving their employability?
7. Do you see any difficulty in hiring Haruwa-Charuwa? Would you hire Haruwa-Charuwa without any hesitation?
8. What are the main problems related HR in your company/sector?
9. What type of skills gaps you are facing?
10. What skills are in demand (Occupation, Type, Level, and quantity)
11. Social and gender preferences in hiring in your company/sector
12. What efforts are required to address the HR related issues?
13. How skills development initiative can be linked with employment?
14. Any commitments for employment if well trained graduates from targeted beneficiaries

Annex-11.2

Assessment of targeted gender-sensitive beneficiary for identifying livelihoods/skills training options for Haruwa-Charuwa in Siraha and Saptati District (Province-2)

Questionnaire for Key Informant Interview (KII)

(Government official/representatives)

Name of the Key Informant:

Name of the Organization:

Designation:

Contact number:

1. How your agency is mainstreaming marginalized and disadvantaged community? Do you have any special provision for Haruwa-Charuwa?
2. What are the current running project/program/initiatives, which target marginalized and disadvantaged community? Do you have any initiatives, which directly target Haruwa-Charuwa?
3. How do you see Haruwa-Charuwa issues? How other can support to improve their socio-economic status?
4. How do you collaborating with other/development agencies to address the agenda of Haruwa-Charuwa?
5. What are the major challenges to mainstream Haruwa-Charuwa?
6. Where do you see the gap in addressing the Haruwa-Charuwa agenda? What additional interventions/activities can help them for improvement of their livelihoods?
7. Sustainability of programmes and way forward for elimination of Forced and bonded labour?

Annex-11.3

Assessment of targeted gender-sensitive beneficiary for identifying livelihoods/skills training options for Haruwa-Charuwa in Siraha and Saptati District (Province-2)

Questionnaire for Key Informant Interview (KII)

Leader (Political and Movement, CSOs)

Name of the Key Informant:

Name of the Organization:

Designation: Contact number:

1. Despite the various project/program, how do you see the Haruwa-Charuwa issues in the present context?
2. What is the perception of community for Haruwa-Charuwa?
3. What are the major issues in mainstreaming Haruwa-Charuwa in the community?
4. Does the project/program target Haruwa-Charuwa adequately? Where is the bottleneck, which restrict Haruwa-Charuwa to participate in gainful employment?
5. How differently other project/program can address the employability issues of Haruwa-Charuwa to improve their socio-economic conditions.
6. What strength, weakness, opportunity and threat you see in Harwa-Charuwa?
7. Do you think any special training program, interventions or upgrading skills can help Haruwa-Charuwa for their economic stability and sustainable income?
8. Who is the responsible for not addressing the issues of Haruwa-Charuwa?
9. What do you recommend for policy level, intervention level and gender perspective initiatives to upgrade the status of Haruwa-Charuwa?
10. What is your perception on quality training and services through service providers?
11. How do you see the social protection provisions for Haruwa-Charuwa?
12. How does your agency can facilitate and advocate the agenda of Haruwa-Charuwa?

Annex-11.4

Assessment of targeted gender-sensitive beneficiary for identifying livelihoods/skills training options for Haruwa-Charuwa in Siraha and Saptati District (Province-2)

Questionnaire for Key Informant Interview (KII)

Training Service Provider

Name of the Key Informant:

Name of the Organization:

Designation:

Contact number:

1. What is your understanding and views on Haruwa-Charuwa?
2. How do you differentiate Haruwa-Charuwa than others groups for participating and receiving training program?
3. Do you have special training for Haruwa-Charuwa or do you consider some additional aspects during designing of training programs for disadvantaged/marginalized community?
4. What the training programs available in your center: short, medium and long-term; subjects; type and cost?
5. In your experience, which training program is more suitable for Haruwa-Charuwa and why?
6. What kind of training is best suitable for Haruwa-Charuwa, residential or non-residential?
7. Absenteeism is very common during skills training program. What is the best way to keep them for full duration?
8. Which types of skills have market demand in local, regional and national level?
9. How you determine the cost of training? What factors lead to cost variation?
10. Do you directly run training or you have model of franchising?
11. Can you please share your experiences of similar training programs in the past? If we would like to visit your beneficiaries, where do you suggest visiting?
12. How do you maintain the preferences: aspiration of Haruwa-Charuwa Vs Market Demand?
13. Do you have upgrading skills programme for traditional skills?
14. Do you have employment provision for skills graduate? Any p
15. How do you link the skills development to employment?

Annex-11.5

Assessment of targeted gender-sensitive beneficiary for identifying livelihoods/skills training options for Haruwa-Charuwa in Siraha and Saptati District (Province-2)

Checklist for Focus Group Discussion (FGD)

Target Group:

Venue:

Date:

S.N.	Name	Age	Address	Contact No.
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
9.				
10.				

Guiding questions for group discussion:

1. What do you think about learning and earning (knowing perception of group in general)?
 -
 -
 -
 -
 -
 -
2. Do you know about skill development training opportunities available in your district?

Yes No
3. What vocational skills will be preferable for you to enhance your skills for livelihood?
 -
 -
 -
 -
 -
4. Why do you want to learn particular skills?

Pass leisure time To support in my family business To get a job

To start my own enterprise To upgrade my existing enterprise Learn skills for own uses

To get stipend Others [please specify]
5. Please list out major barriers for learning and earning? (multiple choice)

Parents, In-laws, husband didn't allow us to participate Social acceptance of the occupations

Due to lack of mobility Lack of provision of allowance to compensate opportunity cost

Educations requirement Lack of start-up capital Preferable time of training

Lack of accommodation facilities to attend training Unable to access loan for start-up

Others (please specify)

6. What possible factors hinder you to start your own enterprise after acquiring skills?

- Due to lack of basic tool Due to lack of start-up capital Inadequate skills
 Unable to access loan to start-up enterprise Due to lack of life skills to start-up enterprise
 Unable to identify market places to establish enterprise Others

7. Do you have any ideas why local people migrate for works?

- Due to lack of cultivated land Due to poverty Social stigma
 Easy to find work in destination Low cost to migrate Social discrimination
 Due to lack of economic opportunities at local level Others (please specify

8. List out five major professions being performed by Indian workers in your market/work places;

- Labour Work Construction Mechanical
 Hospitality Others (please specify

11. Will you be interested to participate in the skills training for earning? If yes, then what should be considered?

- Suitable timing Occupations related to the needs of market
 Provision of allowances Provision of hostel facilities
 Provision of basic tools Facilitation in job placement
 Others (please specify

12. If you are selected for skill development training course of your choice, will you be able to contribute something (either cash or kind) so as to participate in the training course?

- Yes No Don't Know

Annex-12.6

Assessment of targeted gender-sensitive beneficiary for identifying livelihoods/skills training options for Haruwa-Charuwa in Siraha and Saptati District (Province-2)

Checklist for Key Informant Interview with Haruwa-Charuwa

Location

Date:

List of Participants:

S.N.	NAME	GENDER	AGE	ETHNICITY	ADDRESS	CONTACT
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.						
9.						
10.						
11.						
12.						
13.						
14.						
15.						

Guiding questions for Key Informant Interview:

5. At present with whom you are living with?

Parents Brothers/Sisters Friends Relatives Alone

6. Are you employed:

Yes No

7. If answer of question no.2 is yes, then are you:

Self-employed Wage employed

8. If answer of question no.2 is no, then do you have your own business:

Yes No

If NO, then escape question no.5

9. Do you have vocational or technical skills?

Yes No

10. What are the major problems to engage in employment of your choice? (General perception of group)?

-
-
-

11. Will you be interested to participate in livelihoods/skills development training of your choices?

Yes No

12. Please list out 3 most important vocational skills you want to acquire/learn for your livelihood?

- a.
- b.
- c.

13. Why do you want to learn particular skills?

- Pass leisure time
- Learn skills for own uses
- To get a job
- To start my own enterprise
- To upgrade my existing enterprise
- To get stipend
- To support in my family business
- Others

8. Which time and how long duration of training you preferred to attend?

-
-
-

9. What are the major barriers for you to attend training course?

- Suitable timing

- Entry requirements
- Parents will not allow
- Unable to attend training due to schooling
- Opportunity cost for attending training
- Family wouldn't allow to me to participate in the training
- Others

10. Will you be interested to start your own job (self/wage/enterprises) after training? (General perception of group)?

Yes

No

11. What will be the major challenges to start your own job (self/wage/enterprises) after training?

-
-
-

12. What kind of support do you need to start job (self/wage/enterprises) after training? (General perception of group)

-
-
-

Gender responsive questions (13 & 14):

13. Will you be interested to participate in a training that is dominated by men? Why or why not? What would be the challenges if you want to do a non-traditional work?

14. Are there any cultural barriers that prevent women from doing jobs that are pre-dominated by men? What do you think should be done to break those barriers?

15. Can you make decision of your personal and professional career?

Yes

No

If no then, with whom you need to consult for making your decision?

16. Who has been supporting for your livelihoods?

Parents

Brothers/Sisters

Relatives

Own

17. Do you know if there are any support/services available at local government level for young women to obtain capacity building programs and employment opportunities? What do you think, the government or development partners do for young women for their employment?

18. Do you know anyone who have applied to get those support/services?

19. Do you know anyone who have received that support/services?

20. What someone could do for you to get those support/service of local government?

21. 14. What are your future plans? What dreams do you pursue? Do you want to go abroad or be in Nepal?

Annex-12.7

Assessment of targeted gender-sensitive beneficiary for identifying livelihoods/skills training options for Haruwa-Charuwa in Siraha and Saptati District (Province-2)

Questionnaire for Key Informant Interview (KII) with Financial Institutions

Name of the Key Informant:

Name of the Financial Institute:

Designation:

Contact number:

1. What are the major economic sectors in which you provide loan in rural areas?

2. Do you have loan scheme to establish start-up business or micro-enterprises?

Yes

No

3. What is the maximum and minimum amount loan provision for start-up business or micro-enterprises?

Max Amount: NRs. Interest Rate: %

Tenure: yrs

Min Amount NRs. Interest Rate: %

Tenure: yrs

4. Do you ask collateral for the loan?

Yes

No

5. What are the procedures to access loan against group guarantee?

-
-
-
-

6. What are your priority sectors for loan under micro-finance?

-
-
-
-

7. Does your Financial Institution (FI) have a provision of micro-loan to vocational training graduates?

Yes

No

8. If yes, then what are the procedures and what are the minimum requisites for eligibility?

-
-
-
-

9. Can trained graduates apply for loan against national skill testing certificate?

Yes

No

10. Can you share major constraints of micro -entrepreneurs on accessing financial services?

-
-

11. Is there any default/bad debt on your micro-loan scheme?

12. In your opinion, how to increase access of your loan services to potential micro-entrepreneurs?

13. Do you have any special loan provision for marginalized?