

# FAMILY FINANCIAL PLANNING

ENDLINE REVIEW REPORT



Kathmandu, Makwanpur, Sindhupalchwok, Kavre, Banke and Kanchanpur  
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# Executive Summary

## BACKGROUND

Since 2010 The Asia Foundation (TAF) and World Education Inc. (WEI) have been implementing the Combating Trafficking in Persons (CTIP) program funded by United States Agency of International Development (USAID) to reduce and counter trafficking in persons in six districts of Nepal. Family Financial Planning (FFP) training was a prevention activity under the prevention component of the project. The main objectives of FFP were to a) enable communities to improve household financial management and b) decrease vulnerability to trafficking and repeated unsafe migration. The core purpose of FFP was to train aspiring, current and returnee migrants and their families at the community level for safe migration and efficient use of their resources /capital. A midline survey was conducted in 2013 showing the progress and way forward for achievement of the objectives. With the completion of the project in 2016 this end line review was conducted with objectives:

1. To assess the impact of FFP training on financial management at house hold level which has been contributing in decreasing the socio-economic vulnerability of trafficking
2. To assess the implementation status of activities/issues which were recommended by midline review and its impact on the improvement of family financial planning of HHs and its impact in lowering the socio-economic vulnerability to trafficking

## Methods

The end line review used both qualitative and quantitative methods. The review collected data from intervention and control groups from 4 VDCs in each six project districts. For the survey out of 11,500 project beneficiaries a sample of 317 (59%) Intervention Group HH and 219 (41%) Control Group HH was collected. Both groups included current migrants, returnee migrants and potential migrants. Households in the Control Group were those who did not participate in FFP. The study assumed similar socioeconomic conditions of both households in Intervention and Control Group before the intervention of the project. Qualitative information was collected using participatory tools such as focused group discussions (FGDs) and key informant interview (KIIs) and observations. To collect group and individual information about impact of project, 12 FGDs, and 18 KIIs were conducted in project districts. FGDs were conducted with returnee migrants, current migrants and social mobilizers while KIIs were done with VCCHT members, and trainers from cooperatives and partner organizations. To triangulate the data collected from other sources, KIIs were held. The data collected from both the methods was then tabulated, synthesized and analysed before arriving at final conclusion.

## End line review findings and analysis

The majority of households surveyed in this study were from Current Migrants (CM) households (56.2% and 48.9%) in both the Intervention and Control Group respectively followed by Returnee Migrants (RM) and Potential Migrants (PM) households. 61% of the respondent participated training seven to twelve months earlier while 1% of the respondents participated in FFP 30-36 months earlier.

Agriculture was the main source of income in 55.70% and 58.40% of Intervention and Control respondents. Among the respondents, 58.5% and 51.1% of the respondents were remittance receiving in Intervention and Control Groups.

### 3.1 Satisfaction of the training

The majority (64%) of the FFP trainees found the training content good. This was because the training included contents related to daily life such as income and expenditure records, analysis of needs and wants and migration issues which could be translated into action. However, 4% of the respondents

found the training content poor. This was because the trainees were managing their finances well prior to training and were relatively better off and they did not deem it necessary for them but suggested that it could be useful for the poor and vulnerable households.

### **3.2 Clarification of the training content**

Clarification of the training content was measured in 5 point Likert scale; 1 signified low clarity while 5 signified very good clarity. Among the nine major contents of the training, on average all contents scored near 4 signifying all trainees were clear on the contents. Clarity on savings and savings institutions scored the highest (4.01) followed by family income and expenditure (3.98) meaning on average trainees had good conceptual clarity on these topics. On average conceptual clarity on family financial planning was good (3.78) but the degree of clarity among the respondents differed widely. Respondents attributed its complexity as a challenge for perceiving it clearly.

### **3.3 Sharing of learning in family**

90.1% of the trainees shared their learning in their family. In Banke and Kanchanpur the highest number of trainees (98%) shared their learning. Comparatively, lower numbers of trainees (82.7% and 83.3%) in Kavre and Sindhupalchok respectively shared their learning in their families. Sharing in the family was influenced by position of trainee within the family. For example if the trainee is the bread earner of family, sharing was easier. Factors like exposure of trainees, and heterogeneity of society that fostered more interaction also helped in sharing of learning in families. However for families who could not share their learning, illiteracy of trainee, patriarchal society and a different household head and trainee were hindrances in the sharing learning in family.

### **3.4 Decision making process**

41.5% of households in the Intervention Group made collaborative family financial decisions. This decision-making process contributed in developing family bonds and understanding, creating an environment for responsibility division, contribution in execution of activities, administration of resources and sharing of outcomes of activity. As a result, as reported by the respondents of Intervention HH, family conflicts were reduced and family support for collective progress was promoted. Similarly 48.4% of the Control Group respondents shared they practiced collaborative decision-making. However during informal discussions they shared that the household head and bread earner of the family take the final decision in the presence of other family members, which can't be considered as collaborative family decision-making.

### **3.5 Analysis of needs and wants**

Knowledge of analysis of needs and wants was translated into action by the respondents of Intervention HH. It was observed through minimization of unnecessary and irrelevant expenses and investments in needs that positively influenced in managing family expenditure and increasing savings. It was evident with the investments of respondents in different assets. Over the past four years, investments of Intervention Group respondent was higher on needs of families like solar panels (increased 29.5% in intervention against 13.7% in Control Group respondents, and mobiles (22.9% in Intervention against 16.9% in Control Group respondents) however the Control Group respondents spent on goods like motorbikes (increase 8.6% in Control against 1.6% in Intervention respondents) and refrigerators (increased 14.1% in Control against 5.7% in Intervention respondents which are considered luxury items in rural communities).

### **3.6 Family financial planning**

For 68% of the Intervention Group respondents who prepared an entire or partial family financial plan, it helped in focusing on managing resources to meet their goals. This in turn helped to control expenditures and channelled resources to meet their needs. Mostly goals were constructing houses, educating children, or passing old age with ease which demanded a good sum of money. Prior to training it would have motivated or compelled them to take loans from moneylenders at high interest rates. But now the chance of taking such loans has decreased as along with cutting expenses from unnecessary activities, they are saving for specific purposes. For instance, 17.8% and 8.6% of Intervention Group respondents saved for child education and small business respectively. 5.6% of the Intervention Group respondents prepared all levels of planning while half of as many of the Control Group (2.5%) respondents prepared such planning.

Nonetheless some confusion and challenges prevailed among respondents of the Intervention Group on preparation of a Family Financial Plan in written form while respondents of Control Group had no knowledge of it. Confusion on clarity of goals and plans which were used interchangeably were identified during group discussions. Meanwhile plans were perceived to be something big, new and different from regular work. The reasons given for not preparing FFP in written form were illiteracy, lack of confidence on individual mental ability to store all planning aspects and lack of finance to start financial planning.

### **3.7 Record of family income and expenditure**

64.4% of the Intervention Group respondents kept income and expenditure records after the training. But at present 58.2% of the Intervention Group respondents have kept the records. The figure is 8.2% more than targeted by the project. Keeping records has helped people to control unnecessary expenses such as drinking tea, cigarettes, etc, increase savings and subsequently collecting and managing resources for other expenses. Having track of money made the Intervention Group respondents feel safer and focused on ways of earning and saving. As shared by respondents from different districts they were less likely to face financial crisis and even if they face a crisis, they have ways to overcome it. However continuation and frequency of record keeping could be a concern for the project. 8.2% of the respondents kept records for a month and stopped. This is due to records showing expenditure exceeding income, tediousness of keeping records and tiredness after daily work.

### **3.8 Savings and savings institutions**

Allocating an amount for saving before making expenditures was the significant change among the Intervention Group. This has assured a fixed amount of saving per month along with keeping the expenditures within the income ceiling. As an impact of training 81.2% of Intervention Group respondents have increased their savings which is 31.2% more than during baseline survey. Similarly, the amount of savings of respondents of the Intervention Group was higher than that of respondents of Control Group. Higher amounts of savings were observed in Banke and Kanchanpur where more than 50% of the respondents from both groups had monthly saving of more than NRs 2,000.

Financial transactions were also formalized with 81% respondents from the Intervention and Control Groups making financial transactions in cooperatives or microfinance groups or institutions. However a higher percentage (68.70%) of families withdrew loans from cooperatives in past three years compared to 51.10% of respondents from the Control Group. Despite taking loans people have less fear of losing their property compared to in the past. Trust in the cooperatives was built during the FFP training through its trainer from the cooperative. This trust along with ease in taking loans in lower interest rates (18%-24% compared to 36% to 50% if taken from moneylenders or relatives) also helped to attract respondents to make transactions with financial institutions. In fact, one of the reasons for saving in cooperatives was to make the loan process easier. Nevertheless, less monetary flow in family, different saver and financial manager in the family and lesser availability of financial institutions (in Banke and Kanchanpur) were major challenges for saving.

### **3.9 Migration and its issues**

Numbers of migrants are increasing in all study districts as shared by VCCHT members. FFP training has been a catalyst for training participants encouraging them to consult with authorised institutions, prepare copies of documents, acquire skills and take information of companies they are applying for. Results were positive on all fronts where higher numbers of respondents from the Intervention Group were found taking all necessary measures for safer migration. In number, 66.6% and 37.9% of PM from the Intervention Group and Control Group consulted with VDC/VCCHT for migration. The number of RM and CM collecting information regarding required documents for migration was more than 90% in average in both cases. These data indicated that FFP has made positive impact in encouraging aspiring migrants to collect information through authorized institutions, which subsequently decreases vulnerability to trafficking. On average 79.5% and 71% respondents from Intervention Group and Control Group respectively prepared and left copies of their documents with their families. Meanwhile, 59.50% and 50% CM respondents from Intervention and Control Group acquired skills before migrating.

### 3.10 Remittance and its use

Money transfers were the most popular ways of sending remittances in both groups. More than 70% respondents from both groups sent their remittances from money transfers while less than 5% respondents sent or received their remittance from *hundi* (informal remittance transaction). Difference in knowledge of advantages of sending through money transfer was observed between the two categories of respondents. While, the Intervention Group had ideas about the benefits of sending from money transfers, respondents from Control households were less aware of the necessity of using money transfers.

Remittances were used in different sectors of which 74% of Intervention Group respondents spent 44.1% of their remittance in repaying loan. Meanwhile 58% of the Control Group respondents spent 37.5% of remittance in the same. Nonetheless higher number of respondents 83% and 86% of respondents from Intervention and Control Group spent nearly 30% and 34.7% of their remittances respectively on household expenses. According to the partner organization and VCCHT members, FFP participants have become more conscious on spending on their needs hence the share of remittance for household expenses is slightly lower than that of Control Group. It also identifies as the most significant change after the training. There were 7.9% and 5.5% of Intervention and Control Group respondents that have started a new business, an indication of more inclination of respondents from the Intervention Group towards entrepreneurship and investment in productive sectors. However, the respondents from the Intervention Group seek further support in managing their resources (savings and remittances) in productive sectors.

### 3.11 Implementation status of recommendations from midline review

Recommendations from the midline review have been incorporated in to the program to bring about changes in project implementation. Poor households along with RM and CM were prioritized after 2013 which has assisted in proper utilization of resources and avoided possibilities of repeating bad experience of job migration. Women and household heads are prioritized which is a positive step in itself. But as shared by the social mobilizers and trainers it has some associated limitations in terms of sharing their learning and influencing financial decision-making in the family. Urban complexities posed additional challenges in selection of beneficiaries in communities in urban fringe areas because identification of vulnerable households was difficult for they live intermittently in the communities.

While 21% of respondents from the Intervention Group suggested not arranging training during the agriculture season days, 89% of the respondents suggested increasing training days. With regard to increasing training days, local context should be understood. Though 2 days of training was designed with an assumption of effective 7 hours of training each day, barely 3-4 hours of training was taking place each day. Hence, ensuring effective training hours should be considered.

Partnership with Cooperatives was instrumental in enhancing effectiveness of the project. Involvement of trainers from cooperatives helped in garnering confidence in cooperatives and bringing clarity about savings and savings institutions. It has helped to develop the relationship of respondents from Intervention Group and cooperatives to a certain extent. However partnership with single cooperative in a district and due to small geographical coverage of the cooperatives (one or two VDCs) has not maximized the potential benefits of these partnerships. For better output, roles and responsibilities of cooperatives ought to be added and redefined along with number of partnering organizations.

Introduction of workbook was a very effective measure after the midline review. The stories illustrated in the workbook along with space to keep income-expenditure records facilitated preparing FFPs and maintenance of income-expenditure records. This helped in translating their knowledge into action. However, as recommended by the midline review follow-up on the maintenance of workbooks was done with 10% of the respondents through focused group discussions and surveys. As recommended by the midline review, trainees also expected door-to-door monitoring by the project. However it was not possible due to large number of beneficiaries and limited number of social mobilizers who were expected to do the follow-up and monitoring. Each social mobilizer had to look after all CTIP activities in 9 to 14 VDCs. Because of numerous activities and limited human resources and scattered beneficiaries door-to-door monitoring was not possible.

Entrepreneurship was observed in 25 of 317 respondents with starting a new business. Trainees are provided knowledge and motivated to be entrepreneurs during the training. In this part training is limited to imparting knowledge to trainees on entrepreneurship; through calculation of investment versus return in job migration and investment in Nepal or ways of earning. Facilitating linking trainees with institutions supporting entrepreneurship is yet to be done.

## RECOMMENDATIONS

### 3.2.1 Participants

- Criteria for the selection of the participants should be strictly followed. More socio-economically vulnerable households should be prioritized for the training. A ceiling should be created to select the most vulnerable household. For instance, monthly income, monthly saving, present occupation and migrated or migrating country and nature of job. For example considering financial management is an important component of the training, a family with savings of more than NRs 20,000 may not be the appropriate participants for FFP for they already have a substantial amount of saving and investment.
- Considering the objective of the program, PM and CM could be better participants for the training rather than RM. This is more applicable when the RM has returned more than a year ago for the fact a good sum of his/her remittance would have already been invested. However, if some other member of RM HH is aspiring to migrate in that case RM could be a participant. Nonetheless, RM could add value in training with their experience but their number should be limited.
- At present the trainees are screened verbally by the partner organization which is a way of confirming selection of actual beneficiaries. But, a mechanism to cross check the identity and actual vulnerability and information provided to participate in the training should be verified through formal and informal measures.
- Inclusion of women and household head is a good approach to ensure practice of financial management. But challenges are posed by the illiteracy of many household heads. Provisions should be made to ensure participation of at most two members of the family with at least one literate member. The main decision-maker should participate in the training to overcome the existing challenges whenever possible. It would be much better if gender balance of participant is maintained from the family itself.

### 3.2.2 Contents and clarity on training

- To avoid participation of uninterested participants, the potential trainees should be oriented properly regarding the program. Partner organizations may take lead in doing this, which will also give them an opportunity to screen the participants based on their interest and vulnerability.
- Contents should be more simplified and delivery of all content should be based on the local context. Flexibility on delivery methods by trainers and time should be given to a reasonable level without compromising the output.
- In contents like FFP more time should be allocated for exercises so that along with conceptual clarity trainees develop their ability to prepare such plans, address the decision-making process, division of responsibilities in the family and income-expenditure records.

### 3.2.3 Workbook

- Simplicity in language, understandable by lower secondary level students will make the workbook more effective for even the children will be able to understand and explain it to their parents. This will also contribute in lowering the expectations on social mobilizers for guidance by the trainees.
- Space (rows) should be added in the monthly record as the existing numbers of columns are not enough if multiple transactions are made on the day.
- Records should be kept on the basis of cash flow in the household ensuring recording of all transaction including interest and receiving money back from debtors.
- Proper calculation of savings, income and expenditure should be taught and trainees should be able to maintain correctly to avoid irritation and frustration.

### 3.2.4 Modality

- Roles and responsibilities of the cooperatives should be increased along with the number of cooperatives partnering for the program.
- Cooperatives being available in the community may contribute in follow-up and monitoring of the trainees. The collectors deployed by the cooperatives for collection of money may be given additional incentives for checking if workbooks are maintained by the trainees along with addressing their challenges.
- In line with the FFP training, the cooperatives of particular area may collaboratively work with the informal local microfinance groups such as *aama samuha*, *mahila samuha* and *krishak samuha* to exchange ideas on saving and credit and hence facilitate in providing loans for entrepreneurial activities.
- Where there are no co-operatives the FFP should be provided through savings and credit group networks.
- FFP training should find linkages to support the FFP trainees with skill based training and some seed grants such as MEDEP, and other income generation activities provided by government and different NGOs and INGOs in the districts, to start their venture or improve their existing income sources. This would improve savings and motivation for family financial planning and management. This will help trainees to get a grant for their businesses while it will also help FFP link with government's initiative ensuring its sustainability.

### 3.2.5 Training dates/days

- The number of training days may differ however the effective training hours should be ensured. At present the FFP training is intended to have 14 effective learning hours with a further 2 hours for breaks. It is observed that in many cases only 4-5 hours is spent effectively on training hence 3 days will be appropriate for completing the sessions provided 5 hours of effective training hour is ensured.
- Training, as far as possible should not be done during the agricultural season. This has a negative effect on both program implementers and trainees. March, April, May is the most suitable time for training while people have their leisure time in November and December.

### 3.2.6 Monitoring and follow up

- The workload of social mobilizers should be decreased if they are expected to do the follow-up in the community. Also, FFP should be equally prioritized along with other programs of CTIP. Door-to-door monitoring may not be possible hence the local groups such as youth club, child club, local income generation groups and other institutions set up for CTIP project may also indirectly facilitate in monitoring of the activities implemented by the trainees.
- Clustering of participants of FFP training would further ease in monitoring activities along with its advantages in time saving and increasing effective training duration.
- Tools should not be limited to collecting qualitative information and in collecting positive impacts of the training rather space for critical comments should be included in each tool so as to regularly guide the project implementing agency.

### 3.2.7 Safe Migration

- Knowledge and experience of RM should be used by the project by making them share their good and bad experiences as job migrant during the training and afterwards.
- Since aspiring migrants are relying on RM for information, a help desk may be run by the RM facilitated by the partner organizations for sharing information about possibility of being trafficked and safety measures so as to enhance credibility of information.
- Real stories of migrants can be a good content both for training and workbook, which trainees can connect to immediately hence will have greater impact.

# LIST OF ACRONYMS

<b>CM</b>	Current Migrant
<b>FFP</b>	Family Financial Planning Education
<b>HH</b>	Household(s)
<b>PM</b>	Potential Migrant
<b>RM</b>	Returnee Migrant
<b>SMN</b>	Safe Migration Network
<b>VCCHT</b>	Village Committee for Controlling Human Trafficking
<b>VDC</b>	Village Development Committee
<b>MEDEP</b>	Micro-Enterprise Development Programme
<b>NGOs</b>	Non-Government Organizations
<b>INGOs</b>	International Non-Government Organizations
<b>WEI</b>	World Education Inc.
<b>TAF</b>	The Asia Foundation
<b>NDRC</b>	National Disaster Risk Reduction Centre
<b>KLL</b>	Key Information Interviews
<b>CTIP</b>	Combating Trafficking in Persons Project
<b>SPSS</b>	Statistical Package for the Social Sciences



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# Chapter 1: Background

## 1.1 INTRODUCTION

Since 2010 The Asia Foundation (TAF) and World Education Inc. (WEI) as sub-grantee are implementing the Combating Trafficking in Persons (CTIP) program funded by United States Agency of International Development (USAID) with an objective to reduce and counter trafficking in persons. The program worked in six districts of Nepal to lead a comprehensive and integrated counter-trafficking initiative that to strengthen coordination, collaboration, and technical skills across a diverse group of government and civil society stakeholders. The program worked with government stakeholders at the national and local levels to create an enabling policy and structural environment to combat trafficking and with civil society partners to provide direct services to survivors of human trafficking and gender based violence (GBV).

Using the 3P approach to incorporate Protection, Prosecution and Prevention and Co-ordination and Capacity Building; the program focuses on national policy, institutional capacity building, and community-based service delivery at the national and local levels simultaneously. Under the Prevention component, the CTIP program applied a broad approach to increase access to potential victims of trafficking to decrease their vulnerability to exploitation and trafficking and improving existing prevention services and networks already in place.

One of the major foundations of prevention component is the formation and mobilization of 250 Safe Migration Networks (SMN) in the six program districts. These networks act as frontline information and support units at the local level, and work to prevent human trafficking and promote safe labor migration. Towards this endeavor, the Family Financial Planning (FFP) training was provided aiming to a) enable communities to improve household financial management and b) decrease vulnerability to trafficking and repeated unsafe migration. The core purpose of the FFP training was to train aspiring, current and returnee migrants and their families at the community level for safe migration and efficient use of their resources /capital.

Over the program period, the baseline study in 2010 gave a scenario of program districts indicating the nature of household, decision making process and financial management. It further guided the implementing agencies to focus more on measuring the effectiveness of the training along lessons learnt and further strategies. The midline review found that the program is bringing positive changes in FFP of trainees in terms of expenditure management, saving, safe migration and is motivating for entrepreneurial orientation. It pointed out in need of greater follow up, more interventions for promoting entrepreneurship and proper selection of the trainees ensuring effective delivery of training. Based on these recommendations, with completion of program this endline review has been executed to find overall effectiveness and impact of FFP training in the program districts.

## 1.2 STUDY OBJECTIVE

The following key objectives guided the end-line review of FFP training,

1. To assess the effectiveness of FFP training on financial management at household level which has been contributing in decreasing the socio-economic vulnerability of trafficking
2. To assess the implementation status of activities/issues which were recommended by midline review and its impact on the improvement of family financial planning of HHs and its impact in lowering down the socio-economic vulnerability of trafficking

## 1.3 STUDY METHODS AND APPROACH

The study is based on primary and secondary information analysis. Primary information is obtained through both qualitative and quantitative techniques. Qualitative assessment tools were Key Informant Interview (KII), Group Discussions (GDs) and Observations. The textual data obtained from these tools

were analyzed to access the objectives and key questions of evaluation. Similarly quantitative data were collected with questionnaire survey that captured the data related to financial management and vulnerability to trafficking and unsafe migration to assess the effectiveness of the project. To understand the effectiveness of the project, quantitative data were collected both for the Intervention Group and Control Group. The Intervention Group included households who received the benefits from the project whereas household in Control Group did not receive any benefits from the Family Financial Planning activities but would have been within the area where other anti-trafficking/safe migration activities were being implemented. The study explicitly assumed the same socioeconomic condition of households before the implementation of the project in both intervention and control groups.

### a. Sample size

The total beneficiaries' population from the FFP activities is 11500 households. The sample size for the beneficiaries was determined at (5-6) % margin of error. The sample size of the control group was 40% of the beneficiary sample. A total of 318 (59%) households were surveyed in the intervention group while 219 (41%) of the households were surveyed for the control group. The following formula is used to estimate the sample size from the beneficiaries' population.

$$\text{Sample size (n)} = \frac{(x^2 * N * (1-P))}{(ME^2 * (N-1) + (x^2 * P * (1-P)))}$$

*(This formula is the one used by Krejcie & Morgan in their 1970 article "Determining Sample Size for Research Activities" (Educational and Psychological Measurement, #30, pp. 607-610).)*

With probability of success 0.5 at 95% confidence level for 0.05 error margin.

Where,

n = required sample size

x<sup>2</sup> = Chi square for the specified confidence level at 1 degree of freedom

N = Population size

ME = Desired Marginal error (expressed as a proportion)

The surveyors specifically followed the following steps in this evaluation:

### b. Literature review

A primary desk review was done by the end line review team. The team reviewed the project documents, baseline review, midline review, logframe along with the monitoring tools developed by World Education (WEI). Apart from the project documents, research reports, journal articles and project reports published by various national, international institutions were reviewed. Literature specific to family financial education, saving, vulnerability of poor families, and migration related issues including remittances were reviewed to develop comprehensive tools for end-line review of FFP training.

### c. Tool development

Based on the indicators defined by the project log frame, project objective, training manual, baseline and midline review, survey questionnaire and question checklist was developed by the evaluation team for the end line review. Consultation was done with WEI and TAF in due process ensuring collection of necessary information from the field.

The survey questionnaire was prepared to collect data on participation of respondents on trainings related to family financial management, their understanding and clarification of training content along with its translation in their life. The survey questionnaire was aimed for household (HH) from control and intervention group. Different modules were designed to facilitate in drawing clear information from Returnee Migrant (RM), Current migrant (CM) and Potential migrant (PM).

A question checklist was prepared for conducting focused group discussions (FGDs) with CM and RM HHs along with social mobilizers. The checklist included questions on overall impression including strengths and gaps of the training, their challenges to translate knowledge into action and their feedback for improvement. Meanwhile Key Informant Interview (KII) consisted question on the changes observed post FFP training, gaps in the program and suggestion for further strengthening of training and the FFP program as a whole.

#### **d. Selection of field facilitators and capacity building through training**

Three field supervisor and nine enumerators were selected through interviews. Selection was based on experience of conducting research and knowledge on family financial planning. The selected team was provided one day rigorous training in Kathmandu. During the training different aspects of FFP training like beneficiary selection, objectives of program and working modality was explained by NDRC and the WEI team. The survey questionnaire and question checklist was explained to enumerators and field supervisors during the training to gain precision in answers.

#### **e. Field test and tools finalization**

The survey questionnaire developed by the study team was tested in the field. Each enumerator conducted a survey with a migrant household in a nearby community of Buddhanagar, New Baneshwor. Feedbacks from the enumerators was incorporated in the questionnaire and conveyed to all before the final sets of questionnaire were printed and sent to field.

#### **f. Field work for qualitative and quantitative information collection.**

Field work for data collection was done from April 16- April 28, 2016. Each team conducted the survey and collected qualitative information from 8 VDCs of two districts (4 in each district). During the field work 12 FGDs with CM and RM and social mobilizers and 18 KIIs with Village Committee for Controlling Human Trafficking (VCCHT) members, trainers from cooperative and partner NGO were done. Each district comprised of at least 87 sample HH. Out of which at least 52 (60%) were intervention respondents, that is household those took part in the training while 35 (40%) were control group, that is the households that had not taken part in FFP training. The numbers of respondents were selected on the basis of number of trainings organized after 2013. A proportionate random sampling method was employed to determine the number of the respondents from each VDC.

#### **g. Data analysis and interpretation**

Data entry was done from May 2- May 12, 2016 at NDRC office, New Baneshwor. Altogether 536 questionnaires were entered in statistical software Statistical Package for the Social Sciences (SPSS). Descriptive and inferential analysis were done to find out the effectiveness of FFP training and changes observed in the community. Comparison of control and experimental group was done to find out if the changes are significant.

Qualitative information collected through FGDs, KIIs and informal discussion with the respondent from both groups was noted down in the question checklist and diary to avoid missing out of information and maintaining accuracy of the information. Noted information was confirmed by the researchers through formal and informal discussion. The study team reviewed each piece of information carefully to code information and group similar information for analysis. Similarities and differences were noted down according to theme and triangulated with the literature. Linkages with the quantitative information were sought making it logical and unbiased.

### **1.4 Limitations**

This end line review in course of data and information collection had following limitations.

- i) FFP training in each district had covered almost every VDC. While all VDCs were covered by the program in Banke, Kanchanpur and Makwanpur, 50 VDCs in Kavre and Sindhupalchok and 40 VDC in Kathmandu were covered. However for the study purpose only 4 VDCs in each district were taken into account. Identification of 4 VDCs in each of the district considered geography, ethnicity, and extent of migration, project activities and other socioeconomic features.
- ii) FFP training was initiated in 2010 while the mid line review was done in 2013. To measure the effectiveness and impact of new manual developed in 2013 based on recommendations of midline review, only trainees from August 2013 to August 2015 were taken as samples. Hence this review does not incorporate trainees from 2010.
- iii) Since the project worked with a highly mobile population, difficulty was faced to meet the actual trainee in a few instances. Hence responses were taken from the family member of trainee who may not reflect the exact impression and impact experienced by the trainee.

# Chapter 2: Study findings and analysis

## 2.1 GEOGRAPHICAL CHARACTERISTICS OF STUDY DISTRICTS AND VDCS

### a. Districts and VDCs

The end-line review covered all six districts namely, Makwanpur, Kathmandu, Kavre, Sindhupalchok, Banke and Kanchanpur where FFP program was implemented from 2010-2016. For the review 4 VDCs were selected from each district considering the trainings organized using new manual developed in 2013. Along with it, geography was also considered to provide a window for analysis based on geographical coverage. Twelve VDCs of three districts were from the Terai region whereas the remaining 12 VDCs were from hilly region of the country. During selection of VDCs, at least one VDC where baseline study was done was selected while the other 3 VDCs where at least 2 training were organized after 2013 and offer at least 25 trainee participants available for sampling for end-line review were selected.



Figure 1: Map of FFP end-line review districts

During selection of VDCs, at least one VDC where baseline study was done was selected while the other 3 VDCs where at least 2 training were organized after 2013 and offer at least 25 trainee participants available for sampling for end-line review were selected.

TABLE 1: SAMPLED VDCS IN STUDY DISTRICTS

VDCs in hills	1	Kathmandu	2	Sindhupalchok	3	Kavre
	i	Jitpurfedi	i	Batase	i	Baldthali
	ii	Kavrasthali	ii	Chautara	ii	Kalati Bhumidanda
	iii	Setidevi	iii	Sano Siruwari	iii	Sarada Batase
	iv	Talku	iv	Syaule	iv	Shyampati
VDCs in Terai	4	Makwanpur	5	Banke	6	Kanchanpur
	i	Churiyamai	i	Kohalpur	i	Brahmadev
	ii	Hatiya	ii	Naubasta	ii	Kalika
	iii	Hurnamadi	iii	Rajhena	iii	Parasan
	iv	Makwanpur gadi	iv	Titihiriya	iv	Tribhuwanbasti

### b. Respondents from each districts

A total of 536 samples were collected, of which 317 household (59%) were samples of intervention group while the remaining 219 samples (41%) belonged to control group. During the survey RM, CM and PM households were the primary unit for data collection.

Among the sample of intervention group 56.2%, 39.1% and 4.7% of the respondents were from CM, RM and PM HH respectively. Likewise 48.9%, 33.3% and 17.8% of respondents from control group were from CM, RM and PM HH respectively (Table 2). The higher number of the CM and RM respondents was mainly because of higher number of CM and RM participants in the training while the number of PM participants was found to be low in all districts. In order to have a good comparison of control and intervention group samples of respective type of HH was taken accordingly, resulting in almost similar proportion of different type of HH in Control and Intervention Groups.

**TABLE 2: SAMPLED HOUSEHOLD TYPE**

Type of family	N <sup>1</sup> 200 (63.1%)	J <sup>2</sup> 115 36.3%	E <sup>3</sup> 2 0.6%		N 131 59.8%	J 86 39.3%	E 1 0.5%	
Cat. of resp.	Intervention Group (N 317) (59%)				Control Group (N 219) (41%)			
Type of HH	CM	RM	PM	Total	CM	RM	PM	Total
Districts	N 178 (56.2%)	N 124 (39.1%)	N 15 (4.7%)	N 317	N 107 (48.9%)	N 73 (33.3%)	N 39 (17.8%)	N 219
Kathmandu	25 (48%)	25 (48%)	2 (4%)	52	15 (43%)	20 (57%)	0 (0%)	35
Makwanpur	33 (59%)	19 (34%)	4 (7%)	56	16(44%)	18 (50%)	2 (6%)	36
Sindhupalchwok	27 (50%)	27 (50%)	0 (0%)	54	27 (73%)	9 (24%)	1 (3%)	37
Kavre	33 (63%)	17 (33%)	2 (4%)	52	20 (51%)	16 (41%)	3 (8%)	39
Banke	24 (46%)	22 (42%)	4 (8%)	52	17 (47%)	5 (14%)	14 (39%)	36
Kanchanpur	34 (67%)	14 (27%)	3 (3%)	51	12 (33%)	5 (14%)	19 (53%)	36

## 2.2 DEMOGRAPHIC SITUATION OF RM/CM/PM AND THEIR FAMILIES

### 2.2.1 Number of adult members in the family

On average, there were 3.37 adult members in each family of sampled Intervention HH while the number was slightly higher (3.63) in Control HH. Adult members were family members who were older than 18 years, and not necessarily working. The average number of male adults in each family was found to be 1.92 and 1.97 in Intervention and Control households respectively. Within the same category the average number of female was 1.58 and 1.75 (Table 3) respectively. It was observed that in all categories, the number of family members is higher in the Control Group compared to of the Intervention Group, an indication of larger families.

**TABLE 3: AVERAGE NUMBER OF ADULT MEMBER IN HH**

Members	Intervention N 317	Control N 219
Male	1.92	1.97
Female	1.58	1.75
Adult	3.37	3.63

### 2.2.2 Gender, Average age and education of the respondents and HH head

Like in most of the Nepalese society, the number of male headed HH was greater in both Control and Experimental Group. While 82% of HH head were male in Intervention Group, the share was 84% in Control Group HH (Table 4). The proportion of female headed households in was higher in Intervention (79%) and Control Group (47%).

<sup>1</sup>N: Nuclear family

<sup>2</sup>J: Joint family

<sup>3</sup>E: Extended family

**TABLE 4: GENDER, AVERAGE AGE AND EDUCATION OF RESPONDENTS AND HH HEAD**

	Category of HH	Avg. Age (years)	Gender		Education				
			M <sup>4</sup> (%)	F <sup>5</sup> (%)	Illiterate (%)	Primary (%)	L. Sec <sup>6</sup> (%)	Secondary (%)	H. Sec <sup>7</sup> and above (%)
HH head	Intervention	47	82	18	41.8	19.5	15.1	18.9	4.7
	Control	50	84	16	48.2	27.1	7.8	14.4	4.6
Respondent	Intervention	36	21	79	37	19	16	16	12
	Control	38	53	47	33	20	16	18	13

The average age of the HH heads from the Intervention Group was found to be 47 years, while it was 50 years in context of the HH head from Control Group. Meanwhile average age of the respondents from both Intervention and Control group was lesser than that of household heads that is 36 and 38 (Table 4) years respectively.

Across the study district majority of the household head were found to be illiterate. 41.8% HH head from Intervention Group and 48.2% of HH from Control Group were illiterate. Less than 5% of the HH head had passed higher secondary or above. Number of HH head attaining primary level education was higher in Control Group meanwhile the number of HH head having lower secondary and secondary level of education was higher in Intervention Group. The percentage of respondents who were illiterate was comparatively low (37% and 33%) in Intervention and Control Group while percentage of respondents attaining higher education was 12% and 13% (Table 4) in Intervention and Control Group respectively.

### 2.2.3 Ethnicity of the respondents

FFP trainees were found to have higher number of the Janajati followed by Brahmin, Chhetri and Dalits in the sampled households. This was also evident with the proportion of respondents in totality and in each district. Among the respondents from the Intervention Group 48% of respondents were Janajati while Dalits were only 4%. The same percentage of respondents were from the Control Group were Dalit. Meanwhile, 28% and 19% of the respondents from Control Group were Brahmin and Chhetri respondents in Intervention Group (Figure 3). The percentage of Janajati respondents from Control Group was also remarkably high. This owes to the fact that respondents from both the Control and Intervention Group were taken from same community and in a few cases from different VDC resulting in homogeneity of respondents irrespective to falling into Intervention or Control Group.

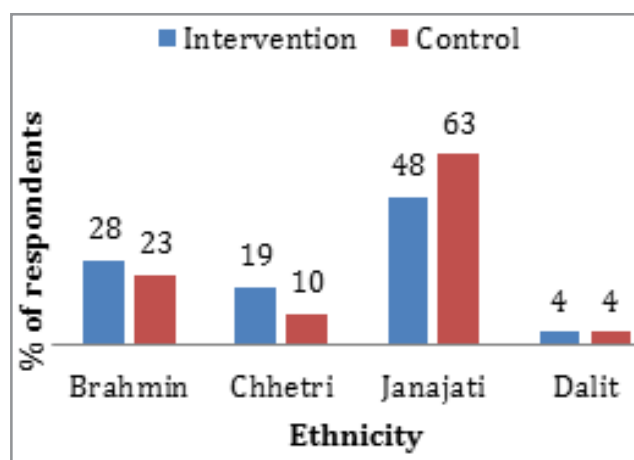


Figure 2: Ethnicity of respondents

<sup>4</sup>M: Male

<sup>5</sup>F: Female

<sup>6</sup>L. Sec: Lower Secondary

<sup>7</sup>H. Sec: Higher Secondary

## 2.3 SOCIO-ECONOMIC SITUATION OF FAMILIES

### 2.3.1 Ownership of residence and land

Ownership of residence in the Intervention Group, decreased (283 to 279) by about 1%, HH living in rented homes decreased (7 to 1) about by 2%, household living as *sukhumbasi* (squatters) on public land increased (4 to 11) about by 2%, and others is increased (24 to 27) by 1% within a period of four years.

**TABLE 5: OWNERSHIP AND TYPE OF RESIDENCE**

Residence	4 yrs ago		Now		Type of residence	4 yrs ago		Now	
	Intervention	Control	Intervention	Control		Intervention	Control	Intervention	Control
	N 318	N 219	N 318	N 219		N 318	N 219	N 318	N 219
Owner	283 (89%)	205 (93.6%)	279 (87.7%)	194 (88.6%)	Concrete	62 (19.5%)	41 (18.7%)	73 (23%)	64 (29.2%)
Rented	7 (2%)	13 (5.9%)	1 (0.3%)	16 (7.3%)	Half Concrete	45 (14.2%)	36 (16.4%)	60 (19%)	39 (17.8%)
Squatters	4 (1%)	1 (0.5%)	11 (3.5%)	9 (4.1%)	Katcha/ Mud	200 (62.9%)	137 (62.6%)	122 (38.4%)	79 (36.1%)
Others	24 (8%)	0 (0%)	27 (8.5%)	0 (0%)	Jhupri/ Hut	10 (5%)	5 (2.3%)	61 (19%)	37 (16.9%)
					Others	1 (0.3%)	0 (0%)	2 (0.6%)	0 (0%)

In both the cases it should be noted that, the key reason for change in house ownership is the impact of the earthquakes. Most of the respondents in Sindhupalchok, Kavre and Kathmandu (a fraction of respondents) have lost their houses in the earthquake of 2015. This is also evident with the information on infrastructure of residence which shows that the numbers of *Jhupri*/ huts have increased by 14% (10 to 61) in the Intervention Group while the proportion of Control HH living in huts has increased by 13.6% (5 to 37). During same period the number of HH living in *Katcha*/mud houses have decreased in both cases. Numbers of families living in concrete and half concrete houses have increased slightly in both the groups.

### 2.3.2 AVAILABILITY OF INFRASTRUCTURE AND SERVICES

#### a. Energy sources for cooking and Lighting

Observing changes over a 4 year period, significant changes were observed in terms of use of fuel wood for cooking purposes and a remarkable decrease in use of kerosene for lighting purposes. The number of fuel wood users for cooking purpose decreased by 23.7% (75.80% to 52.10%) and 19.2% (83% to 63.80%) both in Control and Intervention Group respectively. In contrast to this- families using gas as major source for cooking increased by 17% (11% to 28%) and 17.8% (15.10% to 32.90%) in Intervention and Control Group respectively.

The percentage of electricity users has also increased in past 4 years in sampled VDCs. While the number of Intervention HH using electricity as their main source of energy for lighting increased by 7.6 % (85.80% to 93.40%), the number of households in Control Group using electricity remained constant.

**TABLE 6: ENERGY SOURCE FOR LIGHTING AND COOKING**

Sources (Cooking)	4 yrs ago		Now		Sources (Lighting)	4 yrs ago		Now	
	Intervention	Control	Intervention	Control		Intervention	Control	Intervention	Control
	N 317	N 219	N 317	N 219		N 317	N 219	N 317	N 219
Fuel wood (%)	83.00	75.80	63.80	52.10	Electricity (%)	85.80	95.40	93.40	95.40
Cow dung/ Straw (%)	2.20	5.90	2.80	11.90	Solar Power (%)	0.30	1.40	3.50	3.20
Gas/LPG (%)	11.00	15.10	28.00	32.90	Kerosene (%)	13.20	3.20%	2.80	1.40%
Biogas (%)	3.50	2.70	5.30	2.70	Others (%)	0.60	0.00	0.30	0.00
Kerosene (%)	0.30	0.50	0.00	0.50					

In similar manner users in Intervention HH using solar power as major lighting also increased significantly (3.2%) during this period. Similarly significant number of households in Intervention Group decreased (10.4%) the use of kerosene for lighting purpose (13.20% to 2.80%). Table 8, shows that households in Intervention Group had better access to improved sources of energy (e.g. electricity, solar power) for cooking during the past four years.

## b. Toilet facility

Unlike other infrastructures and facilities at home, changes in the toilet facilities did not have major changes in the past four years. The number of Intervention HH using concrete water sealed toilets increased by 2.5% while it is increased by 4.6% in households in the Control Group. The major change observed during this period was decrease in the HH defecating openly. The number of Intervention and Control HH defecating in open decreased by 4.7% and 6.5% respectively during this period (Table 7).

**TABLE 7: TOILET FACILITY IN DIFFERENT CATEGORY OF HH**

Type of toilet	4 years ago		Now	
	Intervention	Control	Intervention	Control
	N 317	N 219	N 317	N 219
Concrete (water sealed)	49.40%	49.30%	51.90%	53.90%
Concrete/Slab (not water sealed)	28.30%	32.00%	30.50%	33.80%
Open Space/no latrine	22.30%	18.80%	17.60%	12.30%

### c. Source of drinking water

In the sampled VDC of study districts pipeline was major source of drinking water in both groups. Tube well was the second most used major source of drinking water. In the past four years households in the Intervention group having a pipeline as the major source of water increased from 64.20% to 67.90% (3.7%) while for households in the Control Group increased from 61.60% to 62.10% (0.5%) (Table 8). Intervention Households using tubewells as the major source of drinking water decreased from 22.80% to 19.50% in the past four years. Contrasting to this, households in Control Group depending on tube well increased from 22.80% to 23.70% (Table 8).

Dependency on river and streams for water has also decreased in the Intervention Group while it was constant in the Control Group. In the meantime, other sources of water such as jar, water tankers have increased from 7.30% to 8.70% in households in Control Group while it decreased slightly in Intervention Group (Table 8). In general households in the Intervention Group had improved access to drinking water over the past 4 year period.

**TABLE 8: SOURCE OF WATER FOR DIFFERENT CATEGORY OF HH**

Source of water	4 years ago		Now	
	Intervention	Control	Intervention	Control
	N 317	N 219	N 317	N 219
Pipeline	64.20%	61.60%	67.90%	62.10%
Shallow/Deep tube well	6.60%	3.70%	6.30%	3.20%
Tube well	20.80%	22.80%	19.50%	23.70%
Pond	2.50%	2.30%	0.90%	0.90%
Canal/River	0.90%	0.00%	0.60%	0.00%
Rainwater/Stream water	0.60%	2.30%	0.60%	1.40%
Others	4.40%	7.30%	4.20%	8.70%
Total	100.00%	100.00%	100.00%	100.00%

### 2.3.3 Ownership of assets (gadgets and means of transportation)

Considering the ownership of assets, some changes have been observed in HH from both Intervention and Control Group. The biggest difference is observed in possession of radio, television, mobile, computer refrigerator and solar power.

Possession of mobile has massively increased by 22.2% (70.3% to 92.5%) in Intervention Group, while it is increased by 16.9% (76.3% to 93.2%) in Control Group. Households having radios decreased in both groups. A significant number of households increased (29.5%) had solar power in the Intervention Group while it was 13.7% (5% to 18.7%) in Control HH (Table 9).

Similarly, possession of computers has increased in both groups, but more in households in Control Group owned computers compared to Intervention Group during past four years. The case is similar with ownership of refrigerators and motorcycles. While the ownership of refrigerators increased by 14.1% (8.7 to 22.8%) in Control Group, the increment was merely 5.7% (9.7% to 15.4%) in the Intervention Group. Ownership of motorcycles increased by 8.6% (18.3% to 26.9%) in Control Group as compared to 1.6% (12.6% to 14.2%) in Intervention Group (Table 9).

**TABLE 9: POSSESSION OF HOUSEHOLD ITEMS**

Households Items		4 yrs ago		Now		Households Items		4 yrs ago		Now	
		Intervention (%)	Control (%)	Intervention (%)	Control (%)			Intervention (%)	Control (%)	Intervention (%)	Control (%)
Radio	Y	59.1	64.8	46.9	47.9	Mobile	Y	70.3	76.3	92.5	93.2
	N	40.9	35.2	53.1	52.1		N	29.7	23.7	7.2	6.8
Motorcycle	Y	12.6	18.3	14.2	26.9	Sewing Machine	Y	22.6	19.2	23.9	19.2
	N	87.4	81.7	85.8	73.1		N	77.4	80.8	75.8	8.8
Television	Y	63.5	65.6	74.8	79	Computer	Y	8.8	7.8	13.5	12.3
	N	36.5	34.4	25.2	21		N	91.2	92.2	85.5	87.7
Rickshaw	Y	0	0.5	0.6	0.5	Simple Bed	Y	96.5	95.9	98.1	97.7
	N	100	99.5	99.4	99.5		N	3.5	4.1	1.9	2.3
Telephone	Y	4.1	5.5	6	5	Refrigerator	Y	9.7	8.7	15.4	22.8
	N	95.9	94.5	94	95		N	90.3	91.3	84.6	77.2
Bicycle	Y	37.1	34.2	37.4	34.2	Solar Power	Y	3.5	5	33	18.7
	N	62.9	65.8	62.6	65.8		N	96.5	95	67	81.3

Table 9 and changes observed indicate an improvement in the economic status of the HH. Results show that the households in the Control Group had greater possession of assets such as motorcycle, refrigerator and computer as compared to the Intervention Group. Meanwhile, the ownership of mobile and solar power was more prominent in case of households in Intervention Group. This suggests that households in Intervention Group had made more productive investments.

### 2.3.4 Major income source

Agriculture has remained as the major source of income in the majority of households in Control and Intervention Groups though the number of HH depending on it has decreased. A higher decrease was observed in the Control Group where almost 7.8% HH have new source of income other than agriculture compared to four years ago. The number has decreased from 56.20% to 55.70% in context of Intervention Group (Table 10).

Reliance on business, however, has increased in past four years across both groups. While the Control HH having business as major income source has risen up from 7.30% to 11.90%, percentage of Intervention HH increased from 7.30% to 10.10% (Table 10).

**TABLE 10: MAJOR INCOME SOURCE 4 YEARS AGO AND NOW**

Sources	4 years ago		Now	
	Intervention N 317	Control N 219	Intervention N 317	Control N 219
Agriculture (%)	56.20	66.20	55.70	58.40
Industry (%)	2.20	2.30	1.60	0.90
Service (%)	5.70	6.80	3.50	5.50
Business (%)	7.30	7.30	10.10	11.90
Day labour (%)	7.60	6.40	9.40	5.50
Others (%)	20.80	10.00	19.50	16.90
Total (%)	100.00	100.00	100.00	100.00

A sharp decline is observed in percentage of HH relying on industry as major source of income. In this category, percentage of control HH declined from 2.30% to 0.90% compared to 2.20% to 1.60% of intervention HH during same period (Table 10). Contrary to it, the percentage of intervention HH relying on day labor has increased while it is just opposite in case of control HH. During the past 4 years period the major shift in the Intervention Group was in daily wage as a source of income.

### 2.3.5 Remittance receiving HH

There has been a slight increment in the number of remittance receiving HH from Intervention Group. While the number of HH receiving remittance was 57.50% four years ago, it has slightly increased to 58.50%. Similar to this but in greater extent, the number of HH receiving remittance from Control Group has risen to 51.10% from 43.40% which is 7.7% higher than that of four years ago (Table 11). The rate of remittance receiving households in the Intervention Group decreased during the last 4 years which can in part be attributed to the Family Financial Planning (FFP) activities.

**TABLE 11: RECEIVING REMITTANCE 4 YEARS AGO AND NOW**

Receiving remittance	4 years ago		Now	
	Intervention	Control	Intervention	Control
Yes	183 57.5%	66.20 95	55.70 1.60	58.40 0.90
No	134 42.1%	186 124	3.50 10.10	5.50 11.90
Total	317	219	317	219

## 2.4 FAMILY FINANCIAL PLANNING

### 2.4.1 Participation in financial planning training

Family financial planning training was provided by WEI through its local partners was the only training on family financial planning in all study districts. None of the Control Group respondents had participated in any other family financial planning. A number of local NGOs along with cooperatives in all sample VDCs were operating. However, none were found to be running projects or programs on family financial planning or management during the field survey.

Cooperatives that could have played crucial role in educating or training people about financial education were limited to financial transactions and in promoting saving to certain extent. Cooperatives have been instrumental in providing knowledge about saving, and providing loan for small scale enterprises. Among the respondents from Intervention Group for the endline review the majority (61.51%) of the respondents had taken training seven to twelve months ago, followed by trainees who had taken the training 13-18 months ago. None of the respondents had taken the training less than six months ago. The trainees and the time duration from the date of training across the districts are summarized in the Table 12.

**TABLE 12: RESPONDENTS AND TRAINING DATES**

Districts	6 months ago	7-12 Months ago	13-18 Months ago	19-24 months ago	31-36 months ago	Total
Kathmandu	3 (5.88%)	25 (49.02%)	0 (0%)	22 (43.14%)	1 (1.96%)	51
Makwanpur	15 (26.32%)	30 (52.63%)	0 (0%)	10 (17.54%)	2 (3.51%)	57
Sindhupalchwok	0 (0%)	0 (0%)	54 (100%)	0 (0%)	0 (0%)	54
Kavre	0 (0%)	38 (73.08%)	14 (26.92%)	0 (0%)	0 (0%)	52
Banke	1 (1.92%)	51 (98.08)	0 (0%)	0 (0%)	0 (0%)	52
Kanchanpur	0 (0%)	51 (100%)	0 (0%)	0 (0%)	0 (0%)	51
Total	19 (5.99%)	195 (61.51%)	68 (21.45%)	32 (10.09%)	3 (0.95%)	317

### 2.4.2 Satisfaction on the training content

The majority (64%) of FFP trainees across the study districts found the training “good”. Nearly a quarter of the trainees found the training very good while 4.5% did not like the training very much. Less than one percent of the trainees found the training poor while 13.1% trainees were fairly satisfied with the training. Comparing the districts less than 3% trainees in Kathmandu were not satisfied while highest number of trainees in Sindhupalchwok found the training satisfying (Figure 3).

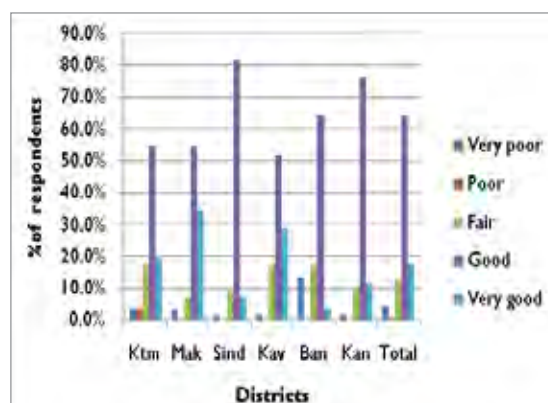


Figure 3: Satisfaction on training content

Among the trainees who felt training was good, for them, participating in FFP training was different from other training and satisfying.

*“We participated in many other trainings related to income generation, community forest management, WASH etc. A few were not necessary for us, either it was already known or practiced by us or the training was limited to theoretical understanding. But this (FFP) training was something of use in daily life because it helped us to manage our money and has shown us ways to save more on a daily basis,”* recalled Parbati Shrestha from Talku VDC of Kathmandu.

Having included in the training manual analysis of needs and wants, daily income and expenditure along with the most pertinent issue of the present time in every community **migration**, participants expressed their satisfaction on the content of the training across the study districts.

However, well-off families from Talku of Kathmandu considered training to be less effective. They claimed that the training did not have anything new to offer and was repeating generic ideas for managing family finance and “unnecessary” to those having a good sum of money. “We have enough money and need not to learn such ideas for financial management; we are good with however we are doing. The training might be useful to the poor who find it difficult to save money, but it’s too generic to give them a way out for uplifting their life,” said Shova Raila from Talku. Nonetheless she does not have specific suggestions to improve the content.

A few other well off families belonging to Intervention Group shared similar opinion like hers. This was because after struggling to earn money in European countries, now they are enjoying their fortune as well as earning from other sources, with savings of more than Rs.80,000 a month.

FFP training to the households in the Intervention Group is found effective in terms its content and relevancy of the things covered in the training manual. However, in some places like in Kathmandu, non-targeted beneficiaries were included in the FFP training who perceived training not effective to them.

### 2.4.3 Clarification of training content **TABLE 13: CONCEPTUAL CLARITY ON TRAINING CONTENT**

People claimed to have conceptual clarity on training content. While facilitators played a crucial role in clarifying the content, interest of trainees as well as its importance in their daily life generated more interest among trainees

Contents	Mean	Stand. Dev.
Decision making process	3.95	.85
Income and expenditure	3.99	.82
Analysis of needs and wants	3.98	.90
Saving	4.01	.88
Financial planning	3.78	3.12
Migration and its issues	3.81	.99
Remittance	3.91	.97
Ways of earning	3.73	.96
Job selection	3.69	.98

To determine if the participants had conceptual clarity on the FFP training content the Intervention Group were asked and measured under the five point likert Scale: Not clear – 1, less clear – 2, Neutral – 3, Clear – 4, and very clear – 5. Across the content, mean value is close to 4 which shows that the trainees had clear conceptual clarity on the content. Clarity on saving scored highest among all the contents. There is not much deviation in the opinion of the respondents across all contents except in financial planning. This indicated that conceptual clarity on financial planning among the trainees differed widely (Stand. Dev. =3.12).

Except Banke and Kanchanpur, individual differences were observed in all four districts. In Banke and Kanchanpur, every participant responded either good or very good. Giving credit to the trainers and usability of training content in daily life, every participant claimed to have effective training session and suggested to continue training with same contents.

“We understood very clearly, the trainers explained the topics in very simple manner and we practiced on our own during training so no confusion remained,” said Pabisana Thapa from Banke while others seconded her opinion.

The situation was different in other districts. At least, individual differences were observed in opinion of the participants although all agreed that in totality they were clear on training content. Across the study districts, “analysis of need and wants” was very clear to all. However, some of the participants, in group discussions in Kathmandu, Makwanpur, Sindhupalchwok and Kavre, shared that they had lesser clarity about the goal setting, planning and budgeting. “We feel it’s more theoretical and the majority of us cannot do this. We did not pay much attention. The issues were complex even in the literate society,” said Bhim Narayan Chaulagain from Makwanpurgadi of Makwanpur.

In many instances, respondents were not sure of the content of the training and many said they had forgotten the content. Nonetheless, with clues given they could remember sharing and learning made during the training. Even while sharing about the training, the excitement with which they shared their experience of training and content of the training, it seemed they had enjoyed the training and had good learning.

## TOO MUCH TRAINING TO REMEMBER

In all study VDCs of Makwanpur, multiple organizations had offered training to people. Many are relevant to them for farming and livelihood activities while other are related to WASH and other areas. Most of the people in community had participated in at least 2-3 trainings. People, when approached for survey, they faced challenges in sharing information specific to FFP. “We take part in many trainings and gained knowledge from there but when asked about any particular training, it is jumbled up,” said, Rajkumar Baral from Hurnamadi of Makwanpur. “However we remember it for longer time when we get some support, say some seed grant to generate income along with theoretical knowledge, and regular monitoring,” she added.

Training content, trainers' delivery of the content through lecture and practice along with daily relatable topics and their interest in such has resulted in the conceptual clarity. However, due to inadequate measures to continuously remind them of the learning, either their learning has been dormant or jumbled up with learning from other training except their understanding about need and wants delivered by FFP training.

#### 2.4.4 Sharing of learning in the family

The survey results show that the 90.1% out of 317 FFP trainees had shared their learning in their family (Figure 5). In Kathmandu, Sindhupalchwok and Kavre 11.8%, 16.7% and 17.3% did not share their learning in the family. Percentage of trainees not sharing their learning was only two percent in case of Kanchanpur and Banke.

In Banke and Kanchanpur, the trainees shared that they did not have any challenges to share their learning in the family. Rather, their families encouraged them to share their learning. Being the decision maker of the house, it was comparatively easier for them to convey their message. "Mostly the male members are abroad for earning and the older members of house have to listen to others, so they had less difficulty in sharing," shared Bharat Basnet, a member of VCCHT in Kanchanpur. Credit was also given to the exposure that the trainees have been to through different trainings on income generation and participating in multiple programs on WASH and other which has instilled confidence in them to lobby in their family along with heterogeneity of society which provides scope for more learning.

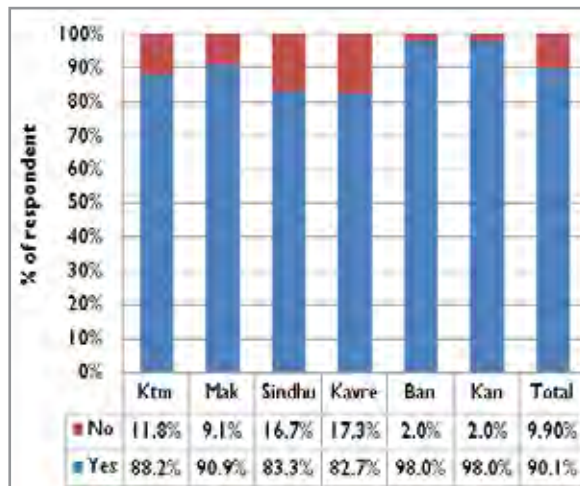


Figure 4: Sharing of learning in the family

In individual and group interviews (both trainee and social mobilizers) from Kathmandu, Kavre, Makwanpur and Sindhupalchwok however, had different story to tell. Very few FFP trainees could actually share their learning effectively in the family. In Kathmandu, trainees having educated family members, or any member exposed to other societies, especially in case of returnee migrants, families shared information and implemented the learning to certain extent. However, multiple challenges were observed to share their learning in other families. The major challenges explored during interview are mentioned below:

##### a. Illiteracy

Sharing knowledge of training was found more challenging when the training participant was illiterate. This was mainly because, their ideas were less accepted by the educated members of the family. And despite their efforts their way of sharing knowledge was less effective in the family.

##### b. Different household head and trainee

While the authority to make financial decision lay in hands of the HH head, in many cases the household head participating in the training did not share their learning. Often, unheard by the HH head, the trainee were discouraged to share it in family. For instance, when the daughter-in-law participated in the training, her mother-in-law would give less value to her opinion and ideas, resulting in limiting of learning and understanding within the trainee only.

##### c. Patriarchal society

Living in patriarchal society, often the women trainees were found to have failed to pass their knowledge to the male members of the family. "I can't talk to my father-in-law directly, nor inquire about any decision he makes or expenses he makes, I just have to accept it. Though I tend to inquire about expenses made by my husband or share him my learning of training, but I am least entertained in such cases. I can't help our society and family structure is like that," Sushma Shrestha from Sano Siruwari of Sindhupalchwok.

In most of the instances women had to face many accuses from family and society, even to participate in the training. In Balthali of Kavre, participants were accused of spoiling the social harmony while the FFP training was accused of teaching women to “beat their husband”. Nonetheless in families, those had given space for sharing knowledge of all family members irrespective to age and gender, had ease in sharing information of the training. “Those families that participated in the training learnt and earned better,” opined Sarita Lama, Joint secretary of Kalti Bhumidanda VDC of Kavre.

Along with exposure of the family members and trainee to other societies, sharing of learning of training is much affected by who participates in the training- a decision maker or not and his/her education. Gender in relation to social realities and structure also played crucial role in determining level of sharing and its impact on the family.

### 2.4.5 Decision making process

FFP training was found to have brought positive changes in terms of decision-making in the family. Translating knowledge from the training, 41.5% of the Intervention HHs (Figure 5) were found to be making decisions collaboratively.

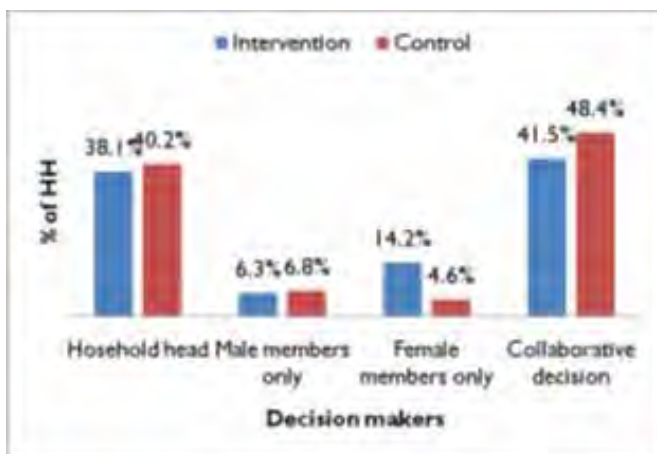


Figure 5: Decision making in family

But during informal discussion it was found that they have understood the importance of collaborative decision. In comparison to households in Intervention Group, a higher percentage of households in Control Group (Figure 5). Practical collaborative decision making.

While the decision was made by the head of the family and s/he was blamed for all consequences. However after the FFP training, it has changed in families of some of the FFP trainees across the study districts. “Now everyone shares positive or negative consequences of the decision, for everyone is equally responsible,” opined Masina K.C from Kalati Bhumidanda of Kavre.

According to Ms. Masina KC from Kalati Bhumidanda of Kavre and Pabisana Thapa of Kanchanpur, the FFP activities have reduced family conflicts and garnered support for each other, helping them to progress in their respective fields.

But, situation is still the same for many families from both Control and Intervention Group. Participants of FGDs in all districts said they that they took collaborative decision-making in the family after taking FFP training. However it was often found that though consultation is done in the family among “bread earner” in “presence” of other family members, that too very rarely, final decision was taken by the HH head of the family. FFP trainees- mostly women, in these districts though shared their learning and attempted to participate in decision making process in their respective families; they were restricted by societal structure dominated by men.

*Key Hindrances in collaborative decision making*

- 1. Money is power**, the bread earner and household head decides
- 2. Patriarchal society**, men dominate discussion and decision making process

In conclusion FFP training has contributed in making people recognize the importance of collaborative decision along with division of the responsibility within the family. Some of the families were able to translate their knowledge into practice. In the meantime, collaborative decision making processes in the Control Group were entirely dependent upon education and attitude of head of the family.

#### 2.4.6 Needs and wants

FFP trainees have well understood the concept and need of analysis of needs and wants. Table 13 too suggests that on average respondents had clear conceptual clarity on analysis of needs and wants. In practice, in Intervention HH have minimized their unnecessary and irrelevant expenses and are investing in needs which has positive influence in managing family expenditure and increasing saving. This was further validated by experience shared by participants of group interviews. One of the FGD participants from Sindhupalchwok opined, "Prior to the training, we used to use all the money without thinking about its necessity for us. At times we had to take loans to fulfill some of our needs; this situation has changed now as we are able to save more."

Ownership of mobile phones (increment of 22.9% in Intervention HH against 16.9% in Control HH) and solar power (29.5% in Intervention HH against 13.7% in Control HH) is more prominent in case of intervention household that are more needs of families for communication and lighting. On the other hand massive increment in possession of assets such as motorcycle (increased 8.6% in Control against 1.6% in Intervention HH), and refrigerator (increment 14.1% in Control against 5.7% in Intervention HH), which are not deemed as necessities by people in the rural communities in Nepal, was done by the Control Group HH. These showed that Intervention households had more need based investment as compared to the Control Group that were more likely to purchase more luxury items which is attributed to the training.

#### Box 2: I Earn More and Save More

Ram Prasad Chaulagain from Sindhupalchwok changed his mind about going abroad and decided to stay back in Nepal. He got opportunity to participate in FFP training after he returned from Malaysia, 10 months ago. During the training, the trainer had shared that with the money invested in going abroad many people can earn more money in Nepal. "At first I didn't believe and calculated it myself," it turned out to be true. Now he is doing ginger farming and earning more than he was earning in Malaysia. He has vowed never to return to Malaysia. Now he has also controlled his expenses. Earlier I spent a lot for a TV, fridge and luxury items. "But now I first analyze if it's really needed or any of my work will be stopped if I don't have it. If it is not the case, I do not buy it," he said.

Appreciated by all, analysis of needs and wants was among the contents that have been translated into action by the FFP trainees. The analysis has instilled consciousness among FFP trainee and made them think before making expenditures. This, in words of Bishnu Pariyar, a VCCHT member of Makwanpur, has positive contributions in the amount of savings. Contrasting to this, respondents from Control Group, during informal discussion shared that their expenditure is based on their interest rather than analysis of needs and wants.

#### 2.4.7 Family financial planning (goal setting, plans and budget)

Family financial planning was one of the most appreciated content of the training. Respondents from Intervention Group recalling their days before training said that they were doing "regular business" i.e. they did whatever their parents did. Activities were done without planning; hence the expenditure was also unmanaged. "But after training, we have a goal to achieve and some activities are planned to meet the goals. Everything looks in order now," said Full Maya Tamang from Baldthali of Kavre. Meanwhile, other FFP trainees also changed their plans of going abroad and started a business of their own to meet their goal of living a better life.

### Box 3: Activities May Change But My Goal Won't

Sunita Tamang, aged 30, is a single mother who now lives with her parents in Humamadi of Makwanpur. Earlier planning to go abroad, she abandoned her plans after taking FFP training a year ago. She then opened a “panipuri pasal” near a school in her village, aiming to educate her child in a good school and have decent life for herself. She was earning a good profit before a few other panipuri pasals opened in same area. “The competition has gone up and the profit has gone down. I now plan to add few more items to attract customers,” says Sunita sharing her plans. She has applied to take a new loan from her group. She hopes by the end of year she will have more customers and more earning. “I just don't want to regret not going abroad,” she says.

Among 315 Intervention HH (those who responded this particular question) respondents 68% (216) had set their goals compared to 58% (121) of total 219 control HH. “A good house” and “educated and good earning children” were major “goals” set by almost every respondent from both control and intervention group, that was long term planning for them. 12% of intervention HH and 3% of control HH had prepared all level of planning. 85% and 46% of the intervention and control HH had prepared long term plans only (Table 14). While goals were set high by all, plan and activities were not defined properly nor were documented by many.

Also, during group interview with FFP trainees, comprehension of goal and plan was found to be poor in all districts. Although many of them claimed to have gained conceptual clarity, in practice they were found to be confused between “*lakshya*” (goal) and “*yojana*” (plan) and used in interchangeable manner. Regular activities related to agriculture or business was not considered to be a plan. Rather for them it was something “new” or “big”, changes in “regular work” for better income or management was not “plan” as per their understanding.

**TABLE 14: LEVEL OF PLANNING PREPARED BY RESPONDENTS**

Level of planning	Category of respondent	
	Intervention	Control
Short term	65(30.10%)	41(33.90%)
Mid term	54(25.00%)	31(25.60%)
Long term	85(39.40%)	46(38.00%)
All of the above	12(5.60%)	3(2.50%)
Total (preparing plans)	216 (68%)	121 (58%)
Total respondent	317	219

In addition group interview in Intervention Group in all the study districts showed that the some of the participants had not maintained the FFP in written form. Illiteracy was one of the major reasons behind it; while understanding of plan to be prepared “only” when “new work is started” also offered confusion among Intervention Group. Often they were found confident on meeting goals without making proper plans which indicated in less realization of the value of documenting plans. Moreover, they argued that maintaining plans in written form is not enough to achieve goal. Most importantly, they found themselves in short of money to plan and quoted, “First income is needed to make financial plan, and we don't have it.”

#### *Reasons for not keeping FFP in written form*

1. Everything is on the mind
2. It's all our regular activity, we are not doing anything “new” or “not regular” work
3. Will writing only help to achieve goals??
4. Illiteracy
5. Insufficient income for making financial plan

In the case of households in Control Group they did not have any family financial plan in written form. In case of Intervention Group some of the trainees are yet to have conceptual clarity. Although, understanding about the need of family financial plan in written form or linkages of plans with goals, was made possible by the training to some extent, to practice it in reality, more clarity on concept and realization on importance of documenting FFP by trainee is yet to be done.

#### **2.4.8 Record of family income and expenditure**

Forty percent of households in Intervention Group did not keep any record. Among those who kept such records, approximately 30% of the HH had kept records for more than six months. From Figure 6 it is observed that less than 10% had kept records for a month and stopped afterwards.

The majority of households (64.4%) in the Intervention Group were found keeping income and expenditure records. On daily basis 18.6% of households in Intervention Group had kept the records of income and expenditure.

Some of the factors for difficulties in keeping record of family income and expenditure were:

1. tediousness of keeping daily records, effort to mention every details
2. expenditure exceeding income, that annoyed the record keepers who questioned if the excess expenses will be paid by somebody else if they keep the records
3. patriarchal society, women could not ask about expenses made by their husbands or father-in-laws
4. tiredness after daily work, especially during the agricultural season when people preferred to rest over keeping records

Training participants also put some blame for the lack of progress maintaining records on the local NGO or co-operatives organizing the FFP trainings in all the districts saying “During training, we were told that somebody will follow-up and check if we have maintained the record book. But for more than six months no one monitored us hence we left record keeping,” said Balkumari Sunar from Naubasta of Kanchanpur. Similar opinions were expressed from almost all respondents across study districts. However, it was found that many of them had not even started to keep records.

The data shows that 64% of participants were still keeping records more than six months after training. In comparison in World Education’s CAFÉ program (WE/CMF Good Return June 2016) used by development banks, in Chitwan on average 74% were tracking finances and in Jhapa 83% suggesting this is a high continuation rate. In all financial literacy programs the weaker and less motivated participants fail to start keeping records whereas those that do show greater gains.

Based on individual and group interview it also shows that daily record of income was not comfortable for the participants. Many trainee participants left record keeping when they realized expenditures were exceeding income. However, the majority of the participants praised the practice of income expenditure record keeping.

Keeping income/expenditure records was viewed as one of the most useful tools to control “unnecessary expenses” of family. In all study districts, participants of the training understanding the importance of keeping record said that keeping records allowed them to reflect upon their expenditure pattern and motivated to save more.

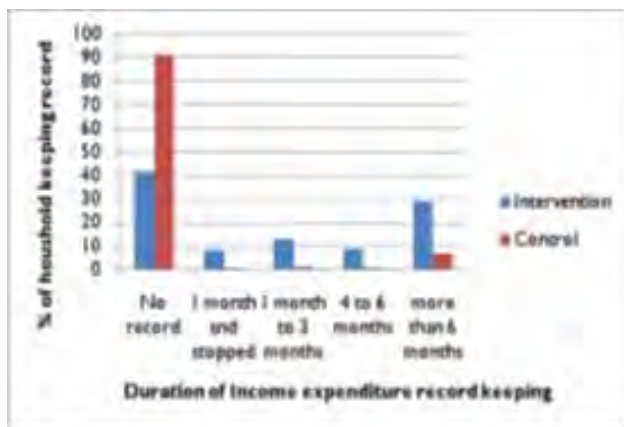


Figure 6: Duration of income expenditure record keeping

Across study districts participants of FFP training were “frustrated” and “irritated” with the record keeping each month with expenditure surpassing income. Tense with expenditure exceeding the income, Khaba Lama from Batase of Sindhupachwok said, “Even if we keep records no one will come to pay us the excess amount of expenses that we did in each month. For us keeping record is just ‘waste of time’”. This in fact, was opinion of almost every respondent who tried to maintain record but left to keep it because of expenditure exceeding income.

**TABLE 15: FREQUENCY OF KEEPING INCOME EXPENDITURE RECORD**

Frequency	Intervention	Control
Daily	59 (18.6 %)	5 (2.3 %)
Weekly	25 (7.9 %)	3 (1.4 %)
Monthly	55 (17.4 %)	5 (2.3 %)
As per need	63 (19.9 %)	15 (6.9 %)
Others	2 (0.6 %)	2 (0.9 %)
Total (HH keeping record of total 317 respondents)	204 (64.4 %)	30 (13.9 %)

But, in view of Kumar Lama, supervisor at GMSS of Makwanpur, chances of expenditure exceeding income is pretty low. “It is primarily due to flaws in record keeping,” he said, “People need to deduct their saving from expenditure, add interest of their saving and also receiving earlier lent amount.” He expressed his confidence that if every transaction is mentioned properly, people will realize that their income is more than their expenditure. “Else how have they managed to stay away from excessive loans?” he questioned. This was important feedback. The study team realized that income expenditure record book does not have breakdown of cash inflow and outflow to effectively capture all the income and expenditure headings.

Respondents faced challenges in keeping the records despite knowing its importance. Tired after daily activities, especially during the agricultural season, people preferred to rest rather than putting additional effort in to keeping records. Along with it there were other underlying problems within the family that restricted families to keep record. During group interview at Syaule of Kavre Kulbahadur Tamang said, “*Mukh huda hudai nak le kina khane?*” (*Why to eat from nose when we have mouth?*). He indicated that the role of women in keeping the expenditure is “not necessary”; the male members can do it.

Similar problems were raised in Makwanpur, sharing his observation of nine VDCs at Makwanpur, Bibek Pakhrin, social mobilizer at GMSS said, “*Still in villages, women can’t question their husband about expenses they make. It is extremely difficult for them to ask about the petty expenses made on cigarettes or alcohol or something else.*”

Adding to it, other social mobilizers shared that even though women are ahead in saving and engaging in income generation group, they have least role in financial management of the family.

Kavre and Sindhupalchwok in specific had an additional problem to face. Destruction of houses due to the earthquakes had resulted in loss of property along with loss of workbooks provided by the partner organization. A few people claimed that before earthquake, they had kept records but since the workbook was lost they had not kept records due to unavailability of workbook. However in all study VDCs of Kavre, post earthquake none have thought of alternatives to keeping records in the workbook. While many promised to keep records if they receive workbooks, none were found to have kept income and expenditure records prior to earthquake.

## Box 4: Income and Expenditure Record Has Helped To Manage Money

Devi Adhikari, aged 45 from Churiyamai VDC of Makwanpur has income from her shop, husband's pension and remittances sent by her two sons. Having multiple sources of income and equal number of passages for expenditure, she didn't have any clue of her income and expenditure until she started keeping records in the workbook provided by WEI/GMSS. "It seems my money is managed now," she said. While remittances sent by her sons was spent on constructing new house, her family has easily managed to live on their earning from their shop, selling milk and pension. "Had we not kept the records we would have never realized that we have can sustain our lives from our own income and use the remittances for uplifting our living," she concluded.

Traditionally a few families in the Intervention Group were keeping records of major transactions but detailed and daily expenses, as taught by FFP training were not maintained by the majority. Keeping family income and expenditure records was accepted as crucial for financial management for the family. However, the excessive expenses compared to income of the family frustrated them resulting in irritation to keep records. Inadequate monitoring gradually removed "fear" of being watched or tracking of their activities, resulting in not maintaining the records, or say gave them opportunity to blame others. However, this action shows they have not properly realized that records are to improve their financial status and not the trainers.

### 2.4.9 Saving and saving institutions

The concept of saving is not new to people across the study districts. "With the increment in number of cooperatives, microfinance and income generation groups, people have somehow known importance of saving prior to training," said Shakar Prasad Bhattarai, a VCCHT member from Shyampati of Kavre. In all study districts it was observed that families, especially women, from both Control and Intervention Groups, were aware about need of saving.

#### a. Amount of saving

The amount of savings was found to be highest in Banke and Kanchanpur where more than 50% of the respondent from intervention HH had saving of NRs 5000-10000 per month. Meanwhile in other districts the majority of the household had saving ranging from NRs 100-500 per month (Table 23 Annex 1).

As an impact of the training, increment in regular saving amount was observed in 81.2% of the intervention respondents as compared to 78% HH as recorded during midline review. In Makwanpur, Banke and Kanchanpur more than 90% of FFP beneficiary have increased their saving (Table 24, Annex 1). In fact the training is seemed to have made more impact in Kanchanpur where 96% of trainees have increased their saving. Though saving has increased in other three districts, Kathmandu, Sindhupalchwok and Kavre, number of families increasing their saving is relatively low.

**TABLE 16: SAVING PER MONTH**

Category of respondent	Amount of saving per month									Total
	0	1-100	101-500	501-1000	1001-2000	2001-5000	5001-10000	10001-20000	20001 and above	
Interv. (N)	13	21	73	53	40	24	66	13	13	319
Interv. (%)	4	7	24	17	13	8	21	4	4	100
Cont. (N)	33	15	52	18	24	34	23	17	3	218
Cont. (%)	15	7	24	8	11	16	11	8	1	100

From Table 17 it is observed that mean saving of Intervention HH is greater than that of Control HH. Nonetheless, deviation of saving in the Intervention group is higher than that of Control HH.

**TABLE 17: MEAN DIFFERENCE OF SAVING BETWEEN CONTROL AND INTERVENTION GROUP**

Category of respondent		N	Mean	Std. Deviation	Std. Error Mean
Amount of saving per month	Intervention	317	4753.2019	10000.15759	561.66481
	Control	219	3710.3653	5934.72535	401.03158

Apart from increment in saving, differences in the saved amount was observed in Control and Intervention Groups. While the Intervention Groups were more eager to save more, women from the Control Group had limited savings. Across the study districts, during group and individual interview the participants credited FFP training for encouraging saving more and teaching proper way of calculating saving and expenditure of the family.

Sharing her learning and practice, Sancha Maya Tamang from Baldthali of Kavre said, “Earlier the amount saved after spending used to be our saving meanwhile now we allocate amount for saving, then after we make our expenditure.”

Agreeing with her, other respondents during the group interview said that it has “guaranteed” a definite amount for saving. Remarkable increment in saving was observed in Churiyamai of Makwanpur where Suntali Maya Ghalan increased her saving from NRs 100 to NRs 1000 per month, realizing the more saving the easier it will be in future.

The results of such saving has been productive. Golden, Loprest, & Mills, (2012) in their research on economic security for extremely vulnerable families concluded that more the saving the family has, they are lesser vulnerable to socio-economic changes. Kumar Rumba, supervisor at GMSS Makwanpur reported that though families from the Control Group also have savings, the amount, and regularity has been maintained by the FFP training participants. While a few families in Talku of Kathmandu, Hurnamadi, and Hatiya of Makwanpur, Banke and Kanchanpur had managed to save a major chunk of remittances along with additional amount from regular income, others have managed to save as per their financial ability and financial flow, which according to key informants in all districts, is not the case with the families of the Control Group.

Amount of saving in the Banke and Kanchanpur as compared to the other four study districts was found relatively higher. This owes to the fact that most of the families have sustained their life from farming and more than one family member is abroad for work. “Once they pay off their loan, remittance is used for other household purposes and saving,” clarified Buddhi Thapa Magar from Naubasta of Kanchanpur. But, having limited production and that too insufficient for entire year the FFP trainee in other districts spend their earning and remittances in household expenses resulting in lesser savings compared to Banke and Kanchanpur.

### Saving Vs Expenditure

“The money saved can be either kept at home or deposited in a saving account or “invested” in different type of capital.” (Gardiol, 2004)

But, respondents from both Control and Intervention Groups have not considered their investment in expansion of business, adding cattle or investing for on farm/ off farm activities as saving but as an “expense.”

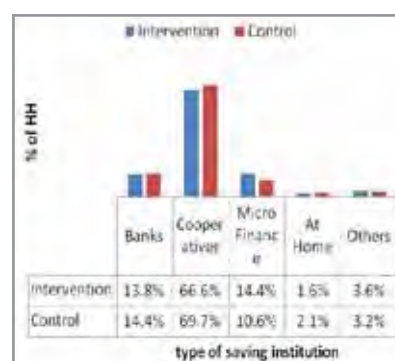


Figure 21: Place of Saving

## b. Place of Saving

Local saving and credit groups and cooperatives were the most accessible place for saving money. Women, in particular were found to be a member of such groups. However, in case of Banke and Kanchanpur, participants of FGD and KII reported that because of lesser availability of such groups and cooperatives, they faced challenges to save in such institutions.

Among 305 interventions HH who shared information on institution where they save, 66.6% (203) and 14.4% (44) saved in cooperatives and microfinance institutions as compared to 69.7% (131) and 10.6% (20) out of 205 Control HH respondents saving in the same. The number of HH saving at home was below 4% in both the groups while it was close to 15% in case of HH saving in banks (Figure 7).

In recent years, the number of groups, microfinance institution and cooperatives are increasing across the study districts. "Though this is not particularly due to FFP training, every FFP trainee is actively involved in those groups," said Ramsharan Adhikari, a VCCHT member from Sindhupalchok.

While women groups and local cooperatives were the desired place for saving during group interviews across study districts, it was observed that each family has saving accounts or membership in multiple groups and cooperatives. Saving in the multiple organizations have not just given them scope for more saving but also reduced their vulnerability

### **Notable Observation: Saving in multiple organization**

Suntali Maya Ghalan, an FFP trainee, has her saving in three cooperatives and she is also a member of "*krishak samuha*" (farmers group). While her husband sends remittance that is spent mostly in repaying debt and household chores, she manages to save a small amount of it. Adding her income from farm she saves in those three organizations. This has motivated her to save more and also given her liberty to withdraw loans from different organizations at same time. "When my husband went to Saudi, I managed to take NRs 50000 from one cooperative. But he could not send money on time so I took loan from another cooperative to pay partial loan and interest," she shared. Besides, being member of *krishak samuha* has helped her get support to manage expenses during agriculture season as well as to purchase cattle increasing her

## c. Motives For Saving

Contrasting to general assumptions the motives for saving for household chores, health and education, participants of group interview were more focused on their financial security in old age and a way to withdraw loans when in need.

"With NRs 300 saving per month, I do not expect to construct house for myself, but believe within next 20 years I will have good sum of money to pass my old age," *Maturiya Gajurel from Jitpurfedi of Kathmandu revealed her motive.*

Meanwhile, as suggested by Gardiol (2004) saving has now associated with opportunity to take loan in time of need as well. A similar impression could be obtained from the survey results as well. Among 304 Intervention and 186 Control HHs, 44.7% and 46.2% respectively were found to be saving for their old age, to take loans when necessary and for personal purposes (Figure 8). Managing HH expenses was another key motive of saving along with children's education. Saving for health was not the key motive of people.

During group interview with FFP trainee in Kathmandu, Makwanpur, Sindhupalchok and Kavre participants shared that keeping money themselves or with a relative does not make taking loans as possible.

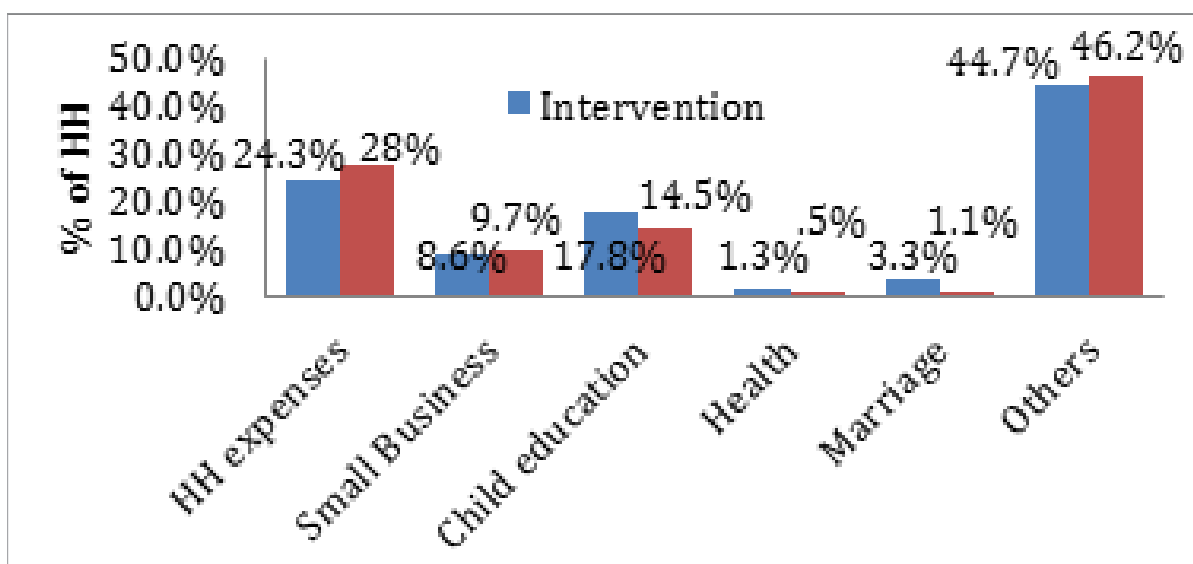


Figure 8: Motives for saving

### Challenges for saving

The key challenge for saving is the low cash flow. Since the volume of income is less while there are multiple expenditures, families find it difficult to save. They are obliged to buy almost everything, from food to medicine and stationary of children. They lamented that with limited income it is hard to manage all.

However, Kumar Rumba, supervisor at GMSS and Man Bahadur Waiba trainer and a member of Tridev Cooperative in Makwanpur find dependency on the market a challenge for saving. "Why buy rice from market when we have millet growing in our own farm?" he questioned, "Will our children stop going to school if we prepare bread for lunch instead of noodles or give money for lunch?"

#### Generally, savers are not financial manager of the family

In all study districts, financial managers of the family are the household head; women have the least chance of being the financial manager. While the women were active in saving and credit groups and micro finances, they had less or no financial decision making authority. Hence, they were dependent upon the money allocated by the household head or pre agreed amount. "Had our family given us authority of financial management, we would have definitely saved more and unlike now, spent based on our needs," Tara Shahi from Kanchanpur expressed her determination along with other participants of FGD. Review of literature by Karlan, Ratan, & Zinman, (2013) supports the argument presented by the women, concluding women opt for more saving in the family as compared to their male counterparts.

#### Inadequate knowledge of financial institutions and too few institutions

Key informants from Banke and Kanchanpur shared that a key challenges for saving is financial illiteracy resulting in lesser knowledge of importance of saving as well as financial institution. "If people realize they can save money for them, they will surely save," Saraswati Bagale from Kanchanpur said with confidence. Also, during the FGDs, the participants from Banke and Kanchanpur shared that even if they want to save there are not many institutions where they can save. This aligns to the study done by Rutherford, et al., (1999) in West Africa that claims, saving of poor people is hindered by lack of opportunity more than lack of will.

#### d. Knowledge on Loan schemes of Cooperatives

Since most of the respondents from both the categories were members of certain groups and financial institutions, they were aware of loan schemes. Their knowledge was further strengthened due to the fact they at some point of time had taken loan from the cooperative or their group. They find it easy and dependable to withdraw loan from cooperatives.

Among the Intervention household 79.1% had knowledge about the loan schemes of cooperative as compared to 69.3% of control HH (Table 25 Annex 1). However Bishnu Pariyar, VCCHT member of Makwanpur claimed that FFP training specifically has not much contribution in making people aware of loan schemes. He argued that only few FFP trainees were not engaged in groups or not saving money before training. "But, yes it has helped to bring clarity on functioning of cooperatives and how people can actually rely on them," he added. Similar to his opinion, Ramsharan Adhikari, A VCCHT member from Sindhupalchok gave credit to FFP training on developing trust of people on cooperatives.

#### e. Loan withdrawal from Cooperatives

Cooperatives were found to be the most popular and depended source for loan withdrawal. 48.4% and 47.1% of Intervention and Control HH were found to be taking loans from cooperatives (Table 26 in Annex1). It was also observed that 68.7% and 51.1 % of Intervention and Control HH (Table 18) had taken a loan from cooperative in past three years. Prior to cooperatives, relatives and the local moneylenders were approached for loan however the situation has changed now. Families were found to be withdrawing loans to run their household, foreign job, invest in agriculture or other income generation activities such as small enterprises. According to participants of group interview in all districts, withdrawing loan from cooperatives has become easier.

The FGD participants across study districts shared that they had been embarrassed by moneylenders multiple times when they could not pay back on time. Moreover, every time they had trust issues and interest rate was "too high". At present they are withdrawing loan at interest rate of 18% to 24% in most cases whereas they had to pay almost 36% interests to the moneylenders. Respondents reflecting to their past financial transactions opined that the main reason for them not being able to pay back loans was due to high interest rate and the papers were not proper. "Now we have lesser interest to pay and there's no way to manipulate the documents, we now take loan with confidence of paying it back," said Sitadevi Paswan (name changed) from Rajhena of Banke.

But, situation for some Control Group respondents is still the same as they paid as high as 50% interest rate to the moneylenders in Banke and Kanchanpur. In other districts, a few families did not have to pay any interest to their relatives when they took loan while few paid almost same interest rate as that in cooperatives.

A positive change in the society is the formalization of financial transactions through cooperatives. Because of same it has been easier for families to run their families even in case of financial deficit at home. FFP training has become a platform for interaction between cooperatives and trainees, even though it is quite short, to clarify the concept and benefits of cooperatives, resulting in more transaction through them. In the opinion of Golden, Loprest, & Mills, (2012) this aids in decreasing vulnerability of the household by increasing their saving and contributing in asset building.

**TABLE 18: RESPONDENT TAKING LOAN**

Loan withdrawal in past three years	Intervention	Control
Yes	217 (68.7%)	112(51.1%)
No	99 (31.3%)	107 (48.9%)
Total	316 (100.0%)	219 (100.0%)

## 2.5 Migration and its issues

Job migration is taking place for decades now in all districts. Observing the changes brought by the FFP training, respondents from Intervention Group claimed to have “understood” and “internalized” the pain and suffering of the migrants working in the foreign land, in different climate and away from family just to earn handful of money ensuring survival and betterment of family. Earlier, the major concern would be if they receive remittance to run the family though they had concern of their migrant members. Meanwhile, the respondents from the Control Group to have understood that the migrants face lot of difficulties despite such they cannot help but stay in Nepal and they support morally.

### 2.5.1 General information of migration

#### a. Trend of migration

The number of migrants is ever increasing and less likely to decrease in all study districts. People are seeing less opportunities to uplift their livelihood being in Nepal. Influence from friends who have been abroad and the economic betterment of others in the community also motivates people to go abroad. “Many are going abroad because a few others have added land, jewellery, constructed their house, or educated their children in a good school with the earning from being abroad,” opined Bharat Basnet, a VCCHT member of Kanchanpur. He further added that they hope to replicate same success in their life. Some succeed while many fail or do not achieve as expected because of the employing company, less salary or falling prey to fraud and agents.

In context of Sindhupalchok and Kavre the trend of migration is increasing more rapidly than before. Many earthquake affected people from Sindhupalchok and Kavre are amongst 700,000 people pushed to poverty by the Gorkha Earthquake of 2015 (National Planning Commission, 2015). Local residents are looking forward to going abroad as they see less opportunities to revive their livelihood. At least a family member from almost every household has migrated for job either in bigger cities or abroad.

A different scenario was observed in the sampled VDCs of Makwanpur. The number of female migrating for jobs was found to be high in Makwanpur and is an increasing trend. Though males also migrate in these VDCs, females were found to be motivated to migrate. In most of the cases, male members being less accountable to family or making unnecessary expenses in alcohol and cards, females took lead in earn living for the family through job migration. This is also evident from the research done by UN-INSTRAW in 2006 which found out that the remittances sent by women are often targeted for the better upbringing of children and household expenses.

### 2.5.2 Knowledge and preparation for safe migration

#### a. Information collection and consultation for safe migration

Helevetas Swiss cooperation, Sri Lanka, (2014) in their project concluded that access to reliable and accurate information is key to safe migration. Formation of SMN was a crucial step for promoting safe migration in the community in Nepal. After its transformation to VCCHT, the institution has been functioning but service seekers are not relying on these networks. Although the number of people seeking information from VCCHT and SMN for safe migration has increased over the years, their preference is still manpower agents or returnee migrants of their community. More than 92% of RM and 96% of CM from Intervention Group had collected information regarding required documents as compared to 88% and 97% of RM and CM from Control Group. (Table 27, Annex 1)

From the survey it was found that 79.4% and 80% of RM, 62% and 78.1% of CM and 33.3% and 58.6% of PM from Intervention and Control Groups respectively have consulted with manpower agents or individuals for safe migration. The highest numbers (58.3%) of PM from Intervention Group compared to 37.9% of PM from control HH have consulted with the VDC office which is indicative of positive impact of FFP training (Table 19).

**TABLE 19: INSTITUTION FOR CONSULTATION FOR SAFE MIGRATION**

Institution for consultation	RM			CM			PM		
	Inter.	Cont.	Total	Inter.	Cont.	Total	Inter.	Cont.	Total
VDC office	7 (11.1%)	3 (10.0%)	10 (10.8%)	40 (31.0%)	13 (17.8%)	53 (26.2%)	7 (58.3%)	11 (37.9%)	18 (43.9%)
VCCHT/ SMN	6 (9.5%)	3 (10.0%)	9 (9.7%)	9 (7.0%)	3 (4.1%)	12 (5.9%)	1 (8.3%)	1 (3.4%)	2 (4.9%)
Others	50 (79.4%)	24 (80.0%)	74 (79.6%)	80 (62.0%)	57 (78.1%)	137 (67.8%)	4 (33.3%)	17 (58.6%)	21 (51.2%)
Total	63 (100.0%)	30 (100.0%)	93 (100.0%)	129 (100.0%)	73 (100.0%)	202 (100.0%)	12 (100.0%)	29 (100.0%)	41 (100.0%)

Across study districts along with increment with number of aspiring migrants number of information seekers about job and migrating countries was found to be increasing. But VCCHT member opined that it was not solely due to FFP training. “The bitter fact is FFP has not been able to reach every household. More information comes from those who have already suffered hardship in abroad, be it relatives, friends or somebody from the village,” said Ganesh Prasad Dhungel, a VCCHT member from Sindhupalchowk.

A similar opinion was shared by the VCCHT members and social mobilizers from other districts. They agree to the fact that FFP training has sensitized people and made them aware for safe migration. Along with external factors such as news in media, awareness program from different institutions including WEI, TAF, ETSC Nepal etc and stories of failure and hardship shared by the returnee migrants has made them more cautious. “But still the youth are falling prey of agents and suffering in abroad,” pointed Buddhi Thapa Magar, a VCCHT member of Naubasta VDC of Banke.

Respondents from both Control and Intervention Groups found it easier to consult with the returnee migrants and much of the information received was from their good and bad experiences. Also, influenced by their friends and returnee migrants their interest of going abroad “as soon as possible” made them consult with agencies other than VCCHT. In case of wards far from the ward offices distance also demotivated them to consult with VCCHT on regular basis. Most importantly, mentally loaded with the lessons and suggestions from the returnee migrants many of the aspiring migrants were less interested in further consultation with VCCHT. Nonetheless, a consortium of 7 NGOs has established a helpdesk in DDC office of Makwanpur to facilitate and inform aspiring migrants about safe migration.

## **b. Documents Prepared and carried**

The safe migration information guide prepared by Sri Lanka Bureau of Foreign employment guided migrants to leave their copies of passport, job agreement, contact details of recruiting agency, details of employer at home to ensure safety of migrant. This applies to every migrant of every country. Everyone carries original of those documents while most of them do not make copies of them making them vulnerable to change in job, forced labor or trafficking and even possibility of being accused illegal migrant in case of loss of documents. To be safe from such challenges 74% of RM and 85% of CM from Intervention Group have prepared the copies compared to 67% and 76% of RM and CM from Control Group (Table 27, Annex 1).

Very few respondents from Control Group said they make copies of their documents while the majority of the respondents from the Intervention Group said that they have made copies of their documents. They acknowledged FFP training for bringing such change in their preparation phase. “When my husband went abroad we did not make copies of any documents. Luckily he was in good place. My son went to Malaysia after the training. He has got good job and doing well. But we have copies of his passport, contract document, visa and address of his company to be on safe side,” Dhana Maya Tamang from Kanchanpur shared her changed behavior. But in part of those who did not or do not leave copies of documents rather questioned if it was necessary at all, indicating lack of awareness for safe migration.

### **c. Analysis for job selection**

The current migrants who migrated after FFP training waited till they found suitable job for them. Contrasting to this as shared by returnee migrant analysis for job selection was least practiced in the past. The situation has not improved much but according to social mobilizers and VCCHT members across study districts, awareness on need of self-analysis for job selection is gradually increasing. But it does not necessarily mean the situation has drastically changed. Even at present respondents from the both Control and Intervention Groups opined that the manpower agency decides the job in most of the cases. "I am not sure why my son was sent in position of guard while he had skills of carpentry," said Tara Shahi Parasan, VDC of Banke. Similar stories were heard from majority of the FGD respondents across the districts. Pushed by the necessity of strengthening financial status the migrant do not have option but to accept the offered job. In good number of cases, their interest to work with friends also made them choose the job different to their skills.

### **d. Acquiring skills before migrating**

FFP training has catalyzed people's thinking process so as to plan for their job migration- acquiring skills is one of those. Damodar Raila from Talku of Kathmandu shared that post FFP training people have shown their concern and are acquiring skills for respective jobs before migrating. When he migrated to Malaysia 15 years ago for a job in printing company he did not have any skills on any of the aspects of printing. "I migrated because one of my villagers was going in same job and I trusted him rather than my skills," he said. But the other group interview participants in Kathmandu and other study districts though agree with his opinion, many put forth the fact that government is also being strict about acquiring skills before migrating along with sharing of bad experience such as loss of body parts, low salary, change in job etc faced by returnee migrants due to lack of skills has also motivated aspiring migrants to acquire skills.

"Undoubtedly FFP training has catalyzed thinking for safe migration and acquiring skills but it is utmost important to consider the impact of external forces on the same," argued Bishnu Pariyar a VCCHT member of Makwanpur. Similar opinions were shared by the trainers and social mobilizers of other study districts, concluding that FFP training has positive impact and contributing in making trainees and others in their surroundings to acquire skills before migrating. 37% of RM and 59.40% of CM from intervention group had acquired skills before taking job while 33.30% and 50% of RM and CM had not acquired any skills before going abroad. (Table 27, Annex 1)

In terms of reducing vulnerability of the migrants, FFP training has helped to make trainees aware to gather necessary information about companies offering job, nature of work, self analysis along with acquire skills, make copies of documents, etc. In practice, it is done by almost all PM trainees, while the current migrants are now cautious about the safety of their documents. But the changes are also being observed due to external factors such as government's initiatives, media as well as experience sharing by returnee migrants; Hence, FFP training is contributing positively and effectively for promoting safe migration.

## **2.5.3 Loan for migration**

### **a. Source of loan and interest rate**

Relatives are still the most preferred source of loan for going abroad with 46.7% of CM in average and 47% of RM taking loan from the relatives. Cooperatives are the second most preferred source of loan for the people where 37.3% of CM and 3.9% of RM withdraw their loan (Table 20). However the percentage is different in Intervention and Control HH. It was observed that higher number of CM from Control Group had taken loan from cooperatives while it was just the opposite in case of RM.

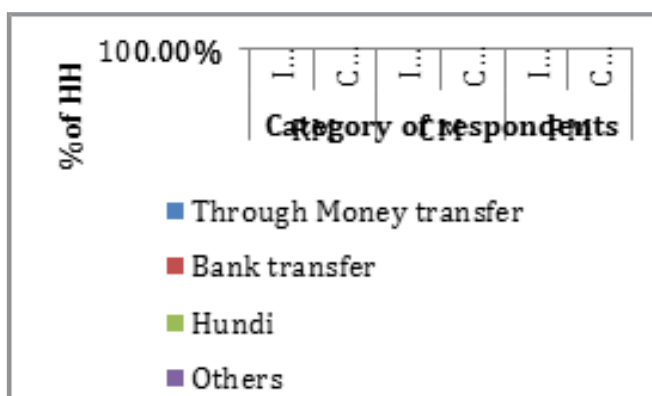
This was validated by group interview across the districts, cooperatives were found to be the second most preferred source for taking loan. This was because a) respondents from both Control and Intervention Group were members of cooperatives; b) they find it safer and confident of not being double crossed; c) they find it easy to withdraw; d) comparatively low interest rate. Although good number of people still rely on relatives, especially those having inadequate mortgage or relatives having comparatively more wealth.

**TABLE 20: SOURCE OF LOAN FOR GOING ABROAD**

Table 20: Source of loan for going abroad						
Source of Loan	CM			RM		
	Intervention	Control	Total	Intervention.	Control	Total
Relatives	80 (48.5%)	39 (43.3%)	119 (46.7%)	45 (45.9%)	25 (49.0%)	70 (47.0%)
Cooperatives	58 (35.2%)	37 (41.1%)	95 (37.3%)	35 (35.7%)	11 (21.6%)	46(30.9%)
Banks	6(3.6%)	5(5.6%)	11(4.3%)	2(2.0%)	3(5.9%)	5(3.4%)
Local money lenders	11 (6.7%)	5 (5.6%)	16 (6.3%)	9 (9.2%)	8 (15.7%)	17 (11.4%)
Others	10 (6.1%)	4 (4.4%)	14 (5.5%)	7 (7.1%)	4 (7.9%)	11 (7.4%)
Total	165 (100.0%)	90 (100.0%)	255(100.0%)	98 (100.0%)	51 (100.0%)	149 (100.0%)

A few respondents from Control Group from Banke and Kanchanpur however, still relied upon moneylenders for loans because neither they were members of the cooperatives nor had relatives who could lend them money. The interest rate ranged from 2% to as high as 50% across the district from local moneylenders. While the interest rate was around 18% when loan taken from relatives and cooperatives, interest rate was much higher, in fact nearly double when taken from the moneylenders.

FFP training in this perspective was found to have reinforced the benefits of making transactions through cooperatives. This according to a DFID, (2004) study that the training reduces the socio economic vulnerability of poor families for the fact they are making credit and other financial products available to invest to fulfill their needs. Inclusion of cooperative members as a trainer and cooperatives as a stakeholder of FFP training has made a positive impact on the training. This is not significant in terms of



increment in transaction but upon credibility of cooperatives. Because of the same, people have trusted and relied upon the cooperatives for loans be it for migration purposes or other domestic activities. On the other hand people have been relieved from the mammoth interest rate (up to 50% in Banke and Kanchanpur) of moneylenders that pushes them further into poverty along with the humiliation that comes along when interest is not paid on time.

## 2.5.4 Remittance and its use

### a. Remittance sending medium

More than 70% of respondents from all categories shared that they had sent, are sending or plan to send remittances from money transfers. Less than 5% of the respondents from both categories rely on *Hundi* for sending remittance. FFP training has reinforced the safe mediums of transferring remittances. During survey and informal discussion with respondents from control group it was found that they receive remittance from money transfers though don't know about the various benefits of it such as legality, safety, easy and timely delivery. Nonetheless there are few cases where although people know that *Hundi* is illegal, they are bound to send their remittance through it.

### b. Expenditure of remittance and Investment in new business

Expenditure of remittances was observed in repaying debt in both Intervention and Control Groups.

### Hundi Obligation, not interest

Sabitri Chaulagain's son, who is currently working in a manufacturing company of Malaysia for 9 months now, faces threat of his life when he tries to send remittance through money transfers. She said that in her son's company, if Bengalis find out somebody has money, they loot them and kill them if they refuse to do so. "When my son gets money, somebody comes to receive it to send it through and he doesn't have threat to on life. We know hundi is illegal but life is far important than money and legal issues" she opined and questioned if proper mechanism has been set by the authorities to facilitate sending remittances without fear in companies like that of her son to stop hundi.

**TABLE 21: EXPENDITURE OF REMITTANCE**

Category of respondent		HH expenses	Purchasing home/land	repaying debt	Education	Health	New business	Others
Intervention Group	Mean %	30.65	25.76	38.22	22.78	14.23	17.83	46.58
	N	100	46	90	79	71	23	19
	Std. Dev	16.86	16.73	23.48	18.55	10.37	10.32	35.67
Control Group	Mean %	34.20	34.50	40.54	16.79	15.29	22.73	52.22
	N	56	20	46	39	35	11	9
	Std. Dev	18.9	29.11	21.91	9.83	9.70	14.03	34.92

38.22% and 40.54% of remittance by spent on repaying debt by the Intervention and Control Group respectively spent, followed by spending on HH expenses. Meanwhile on the average the Control HH were found to have spent more on new business compared to Intervention HH (Table 21).

Remittances are a safety net for relatively poor areas (Haas, 2005) given they are spent logically and to fulfil the needs of the family. FFP training has contributed in making people realize about the need of investing remittances in productive work. Every participant during FGDs and KII shared that when remittances are spent on unproductive work, there will be no difference before and after receiving remittances except their human resource will be "wasted" by that time. Across the study districts, earlier expenses were made without acknowledging and honoring the hardship faced by migrants and were spent on luxuries for family members.

"Now the situation has changed, FFP trainees in particular have become cautious about spending remittances and spending on their needs mostly," said Shankar Prasad Bhattarai, Joint secretary at Shyampati VDC of Kavre. Meanwhile Sarita Lama Joint Secretary of Shyampati VDC and Kalati Bhuidanda VDC respectively from Kavre along with Deel Gole, Program Coordinator at GMSS, Makwanpur, Buddhi Thapa Magar, a VCCHT member from Banke and Bharat Basnet, a VCCHT member from Kanchanpur identified it as the "most significant realization and impact" brought by training was making expenditures based on income and analysis of needs and wants before spending.

In practice aligning to the research findings of Ashraf et al (2012) (as cited in Sehnan & Yang, 2012) that international migrants have more consumption and less saving; investment (which is a form of saving) is done by limited number of people. "We understand that we need to invest our remittances in income generation such as business, agriculture or something else, so that by the time the earner returns to home he sees some improvement in financial status of family and doesn't feel the necessity of going back," Lulu Maya Chaulagain from Kavresthali of Kathmandu shared her understanding. Adding to it, Sunil Phuyal highlighted their challenges to invest in new businesses the other participants in one voice said that paying loan is their first headache which costs remittances of at least 4-5 months. Once they pay back the loan then expenditures for household, education of kids and health expenses for family costs us all the money. "Nothing is left even if we want to start new business," Renu Shrestha from Sindhupalchok lamented.

From Table 20 it is observed that families from the Intervention Group, 7.9% families have managed to save a portion of their remittance in new business. Investment has been done in animal husbandry, poultry,

increasing and diversifying agricultural production along with opening parlors, retail shop, “*chatpate* shop” and tailors. The number of such investments was widely reported in Banke and Kanchanpur compared to other study districts. In case of families from the Control Group, like many other families in the community, 5.5% of HH have invested their remittances in new businesses. Describing the scenario of Sindhupalchok Ramsaran Adhikari, a VCCHT member said, “People are focused on either making household expenses, constructing houses, or in luxury. Very few have invested in income generating activities.”

**TABLE 22: NEW BUSINESS STARTED USING REMITTANCE**

New Business	Intervention	Control
Agriculture	3 (0.9%)	5(2.3%)
Animal Husbandry	8 (2.5%)	1(0.5%)
Poultry	5 (1.6%)	3(1.4%)
Beauty Parlor	0 (0%)	2 (0.9%)
Hotel	1 (0.3%)	0 (0%)
Business (shop)	5 (1.6%)	0 (0%)
Tailor	3 (0.9%)	1 (0.5%)
Total (new business)	25 (7.9%)	12 (5.5%)
No New business	292 (92.1%)	207 (94.5%)
Total	317	219

### Use of Remittance and productivity

By productive sector it is means to be a business or some other income generating activities. Across the study districts mostly in the Control Group remittances are being spent on household activities. A fraction of the remittances is being spent on education and health as well as constructing house and adding property. By far, the common understanding of all stakeholders has been that remittances are not being used in productive sector. However, investment in health, education and property can't be categorized as unproductive for these are assets of the people and will be productive at some point of time, which is aligns with Amartya Sen's concept of capability and freedom.

## 2.6 Feedback from the stakeholders for improvement

Although FFP has been admired and appreciated by all there are some underlying challenges in the program. Stakeholders have their perception and feedback for the improvement of FFP training. The following section elaborates key challenges, issues and feedback from the stakeholders of FFP training.

### 2.6.1 Participants

#### a. Composition of different migrants as trainee

Focus has been given to returnee and current migrants. After 2013 potential migrants have been less prioritized for training. This, according to the partner organization, because of focus of training is somehow on proper utilization of remittance and motivating to start new enterprises. “In most of the cases, as guided by World Education, we look for PM only if we do not have adequate number of trainees,” said Deel Gole, Program Coordinator at GMSS, Makwanpur. The opinion was seconded and verified by Nirmala Adhikari, a trainer from, Kathmandu and other trainers in study districts.

This has contributed in making CM and RM HH aware for better planning to spend remittances. But in words of Shyam Basnet from Talku, Kathmandu, Milan Lama from Kavre the other content on migration are “not necessary” to RM and “less useful” to CM but “utmost important” to PM. But the least number of PM are included in the training. This has resulted in delivering of content to those who do not deem it very important or who have understood most of the topics from their experience.

### Who is actual beneficiary for FFP training?

In Talku of Kathmandu, many of the participants were returnee migrants, who had returned nearly 4-5 years ago or some others had returned nearly a decade ago. In such case, they had spent all their remittances in income generation activities or some other activities. For them there is no scope of using their remittances. In a nutshell, there is no significant distinction (in terms of source of money for business or income generation) between that returnee migrant and a non returnee migrant who is doing some similar job.

In Jitpurfedi of Kathmandu, a family who has a member migrating for studies have been included in the training. Considering the criteria set by World Education, the family is not the target beneficiary however they are getting space in the training instead of those who should get it.

Selection of participants however, is done by the VCCHT members rather than the partner organizations directly. So far, the partner organizations are limited in confirming the number of trainees and “verbally cross check” if appropriate trainees are selected.

### Feedback:

- i. Inclusion of potential migrant in significant numbers is a must considering the training content which needs to be understood by PM the most. “If we aim to produce significant result then more than RM, CM and PM should be our trainees, because they are either migrating or are at verge of using their money. This will help in making significant impact on our trainee,” said Surya Lama, supervisor at GMSS, Makwanpur. Similar voices were heard in remaining study districts.
- ii. In context of RM, “How long ago did the migrant returned in the community?” should be questioned before selecting a returnee migrant. “What are we trying to teach the person if he/she has already spent his/her earning and experienced much more about migration issues than what is taught in training?” questioned Damodar Raila, a trainee of FFP trainee from Talku, Kathmandu. Similar opinions were heard in Kavre and Sindhupalchok, in rather annoyed tones. Returnee migrant shared that since they have already suffered being in foreign land and now they don't have their money. Few things are necessary for them but it is more important to others (current and potential migrants).
- iii. “Instead of mixing returnee migrant with other participants, it would be better to have separate training for returnee migrant, specially on creating partnership new business as well as raising awareness on financial planning and safe migration,” said Shyam Basnet from Talku.
- iv. Across the study districts common feedback from the social mobilizers was that the selection should be unbiased (from VCCHT members) and priority should be set on the basis of need and vulnerability of the family.
- v. In case of Potential and Current Migrants, participation of PM along with a family member would bring better impact of the training. It is observed that in such training, both the migrant and a family member should participate to have the better impact of the training. This in fact is also shown by the research conducted by Doi, McKenzie, & Zia, (2014) who argue the same.

### b. Age and Gender of participants

The elderly and mostly women are participating in the training. Participation of males is not restricted, but women being more active in saving in the family they tend to participate more. Social mobilizers as concluded by Tisdell, Taylor, & Sparow,(2011) with regards to financial literacy program, argue that across the study districts, in patriarchal society participation of women only may not help in bringing significant different, due to the fact that they have limited opportunities to influence decision making in family. In the case of daughters of the family, they are less likely to stay longer in the family. Also, elderly people are sent in the training because of their lesser engagement in income generation activities. Though they are head of the family, decision-making is influenced by the bread earner of the family.

Daughters are not appropriate participants for the training?—observation/case In a few of the cases across all districts, especially in Setidevi and Talku of Kathmandu, the participants of the training were the daughters of the family who were married to other areas (as social norms). In few cases, though the participants had shared learning to her family, she was not available to them for in the long run to change their behavior or improve in financial condition of the family. In course of evaluation, those families having daughters (now married) could not respond to the questions of content of the training along with other associated issues. Rather, in case of participation of daughter-in-law from the family, irrespective to translation of knowledge into action, the family possessed understanding and necessity of family financial planning to better extent.

### Feedback:

- i. Provisions should be made so that both the bread earner and household head can participate in the training. This will help in convincing the household head as well as the bread earner regarding the need for family financial management.
- ii. “Daughters of the family may come to support the other family member participating in the training but will not be suitable as the only trainee from the family considering the desired impact in the family post training. Daughter-in-laws of the family should be preferred compared to daughters.” said Ramsaran Adhikari, a social leader from Sindhupalchwok. Similar feedback was heard across the study districts.

### c. Literacy of participants

In words of trainers, supervisors and social mobilizers, illiteracy is hindrance in training and to achieve objective of the training.

“There are sessions where the individuals need to participate and write. But the illiterate participants can not actively participate in the training hence they are unable to grasp all knowledge being delivered in the training,” said Dron Thapa, a trainer from Banke.

The subsequent effect is on the family, and where the learning is not shared or even when shared is less accepted by other family members. “The chain effect of it is observed in the maintenance of income-expenditure record of the family, which is not kept as the participant is unable to read and write and the literate members give least importance to it unless they internalize it,” Tilkumari Humagain, a social mobilizer at Makwanpur shared her observation of more than 9 VDCs over the period of 3 years.

### Feedback:

- i. At least a literate person from the family should come along in the training. This will not only aid in effective delivery of the training content but also be crucial in maintaining the income and expenditure records.

According to the stakeholders, the impact of the training would be greater with good selection of the participant. If a literate member of the family and bread earner or decision maker of the family; even better if a woman participates in the training.

### 2.6.2 Content

Trainers along with the participants praised and expressed their satisfaction over the content of the training. Despite such some feedback were given by the trainers to make the training content more comprehensive and more effective delivery. While trainers from Banke and Kanchanpur found content “perfect”, trainers from Sindhupalchwok and Kavre found “minor changes” during delivery would be good, trainers from Makwanpur and Kathmandu commented that some of the topics need some “revision” to make the content perfect. Common issues rose over the content in Sindhuplachwok, Kavre, Kathmandu and Makwanpur were about the simplicity of language, time allocation for each topic and way of delivering the content. Though the language of training manual is quite simple, in Tamang villages of Makwanpur we still struggle in making people understand,” Kumar Rumba, Supervisor at GMSS, Makwanpur shared his experience.

## Feedback

S.N	Content	Challenges and revision required
1	Family decision making process	<ul style="list-style-type: none"> <li>• Clear definition of nuclear, joint and extended family should be included</li> <li>• Group work on decision making process would enable them to internalize, how decision making should be done in practice</li> </ul>
2	Analysis of needs and wants	<ul style="list-style-type: none"> <li>• Use of local products should be emphasized in making conceptual clarity of need and wants. Need for some could be wants of other depending upon economic status of people.</li> </ul>
3	Family income and expenditure analysis	<ul style="list-style-type: none"> <li>• More time should be allocated (at least half an hour more) for practical exercise of this content for this is very important part of the training and trainees are anticipated to translate this into action.</li> </ul>
4	Saving and institutions for saving	<ul style="list-style-type: none"> <li>• The content is too generic and informs about the loan schemes and facilities of saving institutions in general. The content should leave scope for local services provided by the saving institutions as well.</li> </ul>
5	Family financial planning	<ul style="list-style-type: none"> <li>• This is rather confusing and complex for participants to understand. Confusion starts with categorization of plans. It would be much better if the planning is categorized into 'immediate' and 'long term'.</li> </ul>
6	Migration and its issues	<ul style="list-style-type: none"> <li>• At the moment investment analysis for job migration is focused but importance should be given equally on the 6 steps for migration to promote safe migration.</li> </ul>
7	Remittance	<ul style="list-style-type: none"> <li>• This is rather clear among all, also because it is widely practiced.</li> </ul>
8	Ways of earning	<ul style="list-style-type: none"> <li>• Trainee should be made to analyse themselves to make it more effective, along with some ideas to prepare plans to earn money during the training.</li> </ul>
9	Job selection	<ul style="list-style-type: none"> <li>• People find it very theoretical; some practical approaches of it along with real examples should be given.</li> </ul>

### 2.6.3 Modality (Facilitators and involvement of Cooperatives)

Trainees in particular do not have any feedback regarding the modality of the training. Satisfied with content, except for few comments on “energy level” of trainers in Kathmandu, no feedback was given by the respondents. Likewise, VCCHT members across study districts also did not have comments on the modality of training. It was rather appreciated by all. They found training engaging and delivering knowledge crucial for financial management. “One of the trainers being from cooperative it is helpful to have credibility on delivering knowledge on saving and saving institution,” shared Bishnu Pariyar, a VCCHT member of Makwanpur.

#### a. Facilitators

In contrast to this, social mobilizers from Makwanpur argued that composition of trainer, though good, has added burden to them. This owes to the fact that the trainer from cooperative is not as “competent” as other trainers. Hence to maintain the balance social mobilizers need to make additional effort. 58% (41) of the 71 respondents who thought some improvement should be made also suggested in bringing to competent facilitators. 21% of the respondents felt that the trainer should deliver the content more clearly (Table 28, Annex 1). In this regards, Man Bahadur Waiba, a trainer from cooperative of Makwanpur suggested that it is not mandatory to have a trainer from cooperative rather a trainer having knowledge on financial institutions can deliver the training. But such comments were not made in other study districts.

#### Feedback

- i. Competency of the trainers should be assessed so that training can be delivered effectively. While social mobilizers are only the helping hands in the training all other necessary preparations of materials should be made by the trainers.

#### b. Benefits of engagement of cooperatives

Engagement of cooperatives in training has helped to convince people on saving and gained trust for the saving institution. Beyond that it has rarely helped in developing interaction and relationship of trainees with the cooperatives. This owes to the fact that cooperatives have smaller geographical coverage- one or two VDCs in most of the cases and each VDC there are four or five cooperatives. The selection of trainers from a single cooperative has not helped to develop relations with all trainees; though it may help clients or members of the respective cooperative to have better access to the cooperative. Also, the trainer limits his/her role as trainer and does not necessarily interact afterwards, hence anticipated relationships have not developed as much as expected as assistance in outreach of training and training content, individual counseling and mentoring to trainees and linking with trainee and other financial institutions such as life insurance and banks perceived by Miley (2008) in her report expanding financial skills in low income communities. This scenario restricts trainer to assist in over viewing personal finances, assessing individual financial situation and advise in apply knowledge for their financial management of trainee as suggest by ILO Manuel Orzco, in 2008, which is crucial for financial management.

#### Feedback

- i. The role of cooperatives should be added beyond training. If possible providing some incentives, they should be given authority and responsibility for follow up of trainees in their respective VDCs.
- ii. Cooperatives should expand their range of loans for self-employment.
- iii. Cooperatives should give more information about their services

### 2.6.4 Training date and duration

Training being organized during the agricultural season puts the trainees in dilemma and full concentration is not given during the training. This results in lesser effectiveness of the training. If participants have higher priority for something else, their learning in training will not be effective. Along with 21% (51) of 245 respondents who felt need of changes in training dates and days (Table 29, Annex 1), a significant number of participants of group interviews across study districts raised their concern over the timing,

especially by those that work as wage laborers on the farms. “We realize this training is important for us, but being in training we need to compromise our earning which is higher than that of the allowances given in the training. It would be much better if we do not have to compromise our survival for training, as we have to earn daily and spent daily,” said Deepa Majhi a wage labor working in field of Hatiya, Makwanpur.

In context of training duration, 89% (219) of 245 respondents pointed out at the need of increasing the number training days. Though the training time is allocated from 10-5, completing their household chores and coming to the training, participants normally arrive at 11 or 12 and try to leave at 3 to receive their children from school or complete their household chores. This is also attributed by the distance of training location. Since the participants especially in Kathmandu, Makwanpur, Kavre and Sindhupalchwok were taken from all wards, the time for commuting is at least an hour for many of the participants hence they cannot arrive in time. Therefore the effective training period is just 3-4 hours daily at most. During such period the trainer cannot effectively complete all contents and has to speed up to cover all the contents.

Contrasting to this, few participants said two days are enough if the training hours are effectively utilized. “If a participants is dedicated enough to learn, he/she will manage to come and stay for entire period, else even three or four days of training will not be enough,” said Shankar Neupane from Makwanpurgadi VDC of Makwanpur.

## Feedback

- i. Training days should be increased. While respondents including the trainers and social mobilizers in Banke and Kanchanpur, suggested having four-five training days, in other districts suggestion was made to have three days of training.
- ii. Clustering of participants was suggested by the stakeholders of Sindhuplachwok, Kavre, Kathmandu and Makwanpur mainly for three reasons; a) to have easy commuting and more hours of effective training, b) for ease is sharing knowledge as well as peer learning in community c) effective follow up of the training.
- iii. Training in non-agricultural season (Falgun-Chaitra) so that the trainees can fully concentrate in the training without worrying about their livelihood and other agricultural chores.

### 2.6.5 Workbook

Trainers, trainees and VCCHT members liked the workbook because it has space to work as well as well illustrated stories motivated them to act accordingly for better family financial planning. Those who maintained or attempted to maintain records in workbook have mixed opinions. While few told that no improvement is needed in the workbook, others including the social mobilizers and trainers pointed out the need for some revision.

Among 85 (26.8%) out of 317 respondents from the Intervention Group who found some rooms for improvement in the workbook 65% (55) suggested in increasing number of pages while only 2% said there are already more pages than needed. 19% (16) felt that language should be simplified while 26% (22) of suggested in making it easily available and include more stories and motivating content so that children can also learn. (Table 28, Annex 1)

Pointing out at space for mentioning the expenses, Suntali Ghalan told that space is not enough to maintain daily record of expenditure is made on different heads and record keepers are expected to mention all the transaction. “So for a month it is not enough,” she added. Likewise, Kumar Rumba, Supervisor at GMSS, Makwanpur said that language is still somewhat complex for the ethnic communities.

## Feedback

- i. Space to write each transaction should be increased along with number of rows.
- ii. Number of pages should be added.
- iii. Language should be simplified so that everyone can understand it. It would be much better if language is simplified to a level that at least lower secondary students can understand it.

- iv. Mechanisms should develop so that they keep record of every transaction in other copies and only summary of the transaction is written in the workbook. “For example: expenses on lentils, rice, vegetables, biscuits etc can be recorded in another copy while record of total expenditure on food item can be mentioned in the workbook,” Kumar Rumba from Churiyamai of Makwanpur suggested.

### 2.6.6 Continuation of VCCHT/SMN

Continuation of VCCHT was deemed necessary by all stakeholders due to the fact that it has positive contribution in minimizing human trafficking in the community. However, challenges in managing costs of meetings, gatherings and some other programs is posed by the VCCHT members across the study districts. Along with it, engagement of VCCHT members in various other responsible positions has restricted them in making full contributions to the VCCHT. It should be noted the 13 member committee of VCCHT comprises of individuals such as VDC secretary, teachers, local politician and socially acknowledged individual who already have multiple responsibilities. This had a direct impact on the frequency of meetings and subsequent activities of the committee.

#### Feedback

- i. “Some financial support to manage the operation cost of VCCHTs would motivate the members and ensure effective functioning” Bishnu Pariyar, a VCCHT member of Churiyamai, Makwanpur.
- ii. Across study districts VCCHT members suggested that while it is integrated within the government’s system, collaboration with the NGOs and CBOs would further strengthen it. Also they should act as watchdog ensuring regular and effective functioning of VCCHT.

### 2.6.7 Monitoring

Only about 9.7 % of the respondents said that monitoring was made. This was specific to monitor if workbook was maintained by the trainee. However, a few trainees reported group discussions and informal conversation were made earlier as well. This was observed mostly in the VDCs where supervisors, social mobilizers and trainers lived. In other VDCs, monitoring was very rare.

From the social mobilizers and local partners perspective it is next to impossible to monitor each and every household for the fact that each social mobilizer has to look after at least 9 VDCs to as many as 14 VDCs (in Kathmandu). Also, having multiple programs of CTIP it is hard to monitor a single component of the CTIP that is FFP training. Hence, group discussions and very few household monitoring is made. “This is insignificant number compared to total beneficiary of the training,” said Dhana Balami, social mobilizer at Kathmandu.

Exploring challenges to monitor, supervisors and social mobilizers pointed out at scattering of trainees. This has not only affected effective training duration but also in monitoring as they had to walk for almost an hour to meet one or two beneficiaries. “If we start monitoring everyone then it will take us almost week to make monitoring visit of single VDC while the deliverable of other tasks of CTIP will be badly affected,” said Kamala Tamang, social mobilizer at Kavre.

#### Feedback

- i. The number of VDCs for each social mobilizer should be decreased so that monitoring of each component of CTIP, including FFP training is properly done.
- ii. Clustering of participants will help to monitor a larger number of beneficiaries in short period of time, hence will make monitoring more effective.

# Chapter 3: Conclusion and recommendation

## 3.1 CONCLUSION

FFP training has made good impression on the trainees as well as on other stakeholders of the program. With contents related to daily life and about the most pertinent issues of the community such as safe migration, it has been appreciated by all. This is also evident with participants suggesting in providing FFP training for all and not limiting it to migrant families only.

With increment in the saving (significantly different from Control HH) and families starting to analyze their needs and wants prior spending it can be concluded that these training contents have been translated into action and are bringing positive changes. Studies have shown that increment in saving is instrumental for decreasing vulnerability of poor families, which the FFP training program has achieved.

Besides these, the other components of FFP such as decision making process, income expenditure record keeping, and family financial planning is limited to knowing. That is to say impact of the training is more at understanding level of the trainees. Being specific, Family Financial Planning is yet to be made clear for most of the trainees for they find it very difficult to understand. It is primarily because of inadequate clarity on the terms “plan”, goals and activities and its applicability in real life along with inadequate understanding by trainees that it is not “rocket science” rather systematization of their activities. In these terms though there are some difference in perception of FFP and its implementation on regular basis.

The aim and target of imparting knowledge on safe migration was met as majority of the trainees collected information and documents they need to carry. And majority of the potential migrants and current migrants consulted with VDC or VCCHT before migrating. This has contributed in decreasing vulnerability to being trafficked. Considering the fact people are still relying heavily on manpower agencies for information, VDCs and VCCHTs needs to bring more aggressive measures ensuring authentic information flow to all migrants.

Inclusion of cooperatives has driven the FFP program towards sustainability. As trainers are from cooperatives they have gained credibility for the cooperatives and formal financial institutions ensuring financial transactions from those institutions with greater confidence. Such formalization has prevented people falling prey to unethical moneylenders who further push them into poverty.

At present, the cooperatives have limited trainees participating. Co-operatives are important stakeholders of the program and potentially a change maker. They can not only provide this training more cost-effectively to their larger membership but can also provide stronger follow-up and technical support to trainees. During co-operative meetings they can provide a relevant venue and regular place for interaction to support participant’s behavior change. Continuation of coordination with cooperatives can give FFP training a new heights in future, provided the roles and responsibilities of cooperatives are added to and redefined.

Monitoring and follow-up, was done with the proper development of tools. However considering the large number of beneficiaries the number of monitored household was nearly 10%. This was also attributed by workload of work social mobilizers, which was similar to that before the midline review. Also, issues in selection of the participants in some communities has demanded further refinement, especially in communities on the outskirts of urban areas that are complex and where identification of vulnerable families is difficult.

In conclusion, FFP training program has made significant contribution in increasing saving, analysis needs and wants prior spending by Intervention HH and making them more aware about safe migration as compared to Control HH. These two results have contributed in decreasing socio-economic vulnerability

and reduced the chances of being trafficked. Meanwhile, its content and modality bears potentiality to promote sustainable livelihood and minimize incidents of human trafficking in the communities, provided some adaptations are made in the program.

## 3.2 RECOMMENDATIONS

### 3.2.1 Participants

- Criteria for the selection of the participants should be strictly followed. More socio- economically vulnerable households should be prioritized for the training. A ceiling should be created to select the most vulnerable households. For instance, monthly income, monthly saving, present occupation and migrated or migrating country and nature of job. For e.g. considering financial management an important component of the training, a family with saving more than NRs 20000 may not be the appropriate participant for FFP for it has already substantial amount of saving and investment.
- Considering the objective of the program, PM and CM could be better participants for the training rather than RM. This is more applicable when RM has returned more than a year ago for the fact a good sum of his/her remittance would have already been invested. However, if some other member of RM HH is aspiring to migrate in that case RM could be a participant. Nonetheless, RM could add value in training with their experience but their number should be limited.
- At present the trainees are screened verbally by the partner organization which is a way of confirming selection of actual beneficiaries. But, a mechanism to cross check the identity and actual vulnerability and information provided to participate in the training should be verified through formal and informal measures.
- Inclusion of women and household head is a good approach to ensure practice of financial management. But challenges are posed by the illiteracy of many household heads. Provisions should be made to ensure participation of at most two members of the family with at least one literate member. The main decision-maker should participate in the training to overcome the existing challenges whenever possible. It would be much better if gender balance of participant is maintained from the family itself.

### 3.2.2 Contents and clarity on training

- To avoid participation of uninterested participants, the potential trainees should be oriented properly regarding the program. Partner organization may take lead in doing so, which will also give them an opportunity to screen the participants based on their interest and vulnerability.
- Contents should be more simplified and delivery of every content should be based on the local context. Flexibility on delivery method of trainers and time should be given to a reasonable level without compromising the output.
- In contents like FFP more time should be allocated for exercise so that along with conceptual clarity trainees attain ability to prepare such plans. Similar is the case with decision making process, responsibility division in family and income expenditure record.

### 3.2.3 Workbook

- Simplicity in language, understandable by lower secondary level students will make the workbook more effective for even the children will be able to understand and explain it to their parents. This will also contribute in lowering the expectation on social mobilizers by the trainees for guidance.
- Space (rows) should be added in the monthly record as the existing numbers of columns are not enough if multiple transactions are made on the day.
- Records should be kept on the basis of cash flow in the household ensuring recording of all transaction including interest and receiving money back from the debtors.
- Proper calculation of saving, income and expenditure should be taught and maintained accordingly to avoid irritation and frustration.

### 3.2.4 Modality

- Roles and responsibilities of the cooperatives should be increased along with the number of cooperatives partnering for the program.
- Cooperatives being available in the community may contribute in follow up and monitoring of the trainees. The collectors deployed by the cooperatives for collection of money may be given additional incentives for checking if workbooks are maintained by the trainees along with addressing their challenges.
- In line with the FFP training, the cooperatives of a particular area may collaboratively work with the informal local microfinance groups such as *aama samuha*, *mahila samuha* and *krishak samuha* to exchange ideas on saving and credit and hence facilitate in providing loans for entrepreneurial activities.
- Where there are no co-operatives the FFP should be provided through savings and credit group networks.
- FFP training should find linkages to support the FFP trainees with skill based training and some seed grants such as MEDEP, and other income generation activities provided by government and different NGOs and INGOs in the districts, to start their venture or improve their existing income sources. This would improve savings and motivation for family financial planning and management. This will help trainees to get grant for their businesses while it will also help FFP link with government's initiative ensuring its sustainability.

### 3.2.5 Training dates/days

- The number of training days may differ however the effective training hours should be ensured. At present the FFP training is intended to have 14 effective learning hours with a further 2 hours for breaks. It is observed that in many cases only 4-5 hours is spent effectively on training hence 3 days will be appropriate for completing the sessions provided 5 hours of effective training hour is ensured.
- Training, as far as possible should not be done during the agricultural season. This has a negative effect on both program implementers and trainees. March, April, May is the most suitable time for training while people have their leisure time in November and December.

### 3.2.6 Monitoring and follow up

- Workload of social mobilizers should be decreased if they are expected to do the follow-up in the community. Also, FFP should be equally prioritized along with other programs of CTIP. Door- to-door monitoring may not be possible hence the local groups such as youth club, child club, local income generation groups and other institutions set up for CTIP project may also indirectly facilitate in monitoring of the activities implemented by the trainees.
- Clustering of participants of FFP training would further ease in monitoring activities along with its advantages in time saving and increasing effective training duration.
- Tools should not be limited to collecting qualitative information and in collecting positive impacts of the training rather space for critical comments should included in each tool so as to regularly guide the project implementing agency.

### 3.2.7 Safe Migration

- Knowledge and experience of RM should be used by the project by making them share their good and bad experiences as job migrant during the training and afterwards.
- Since aspiring migrants are more relying on information from RM, a help desk may be run by the RM facilitated by the partner organizations on sharing information about possibility of being trafficked and safety measures so as to enhance credibility of information.
- Real stories of migrants can be a good content both for training and workbook, which trainees can connect to immediately hence will have greater impact.

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**TABLE 23: AMOUNT OF SAVING PER MONTH**

Districts	Categ. of respondent	0	1-100	100-500	501-1000	1001-2000	2001-5000	5001-10000	10001-20000	20001 and above	Total
Kathmandu	Inter.	5	2	13	6	9	7	8	0	2	52
	%	10	3.85	25	11.5	17.3	13.5	15.4	0	3.85	100
	Cont.	8	6	7	4	2	5	1	1	1	35
	%	23	17.14	2	11.4	5.7	14.3	2.9	2.86	2.86	100
Makwanpur	Inter.	0	2	16	22	9	5	1	0	1	56
	%	0	3.57	28.57	39.3	16.1	8.9	1.8	0	1.79	100
	Cont.	6	2	14	6	6	1	1	0	0	36
	%	17	5.56	38.89	16.7	16.7	2.8	2.8	0	0	100
Sindhupalchowk	Inter.	2	12	25	8	6	0	1	0	0	54
	%	4	22.22	46.3	14.8	11.1	0	1.9	0	0	100
	Cont.	10	5	12	5	4	0	1	0	0	39
	%	26	12.82	30.77	12.8	10.3	0	2.6	0	0	100
Kavre	Inter.	3	5	15	15	7	5	0	1	1	54
	%	6	9.26	27.78	27.8	13	9.3	0	1.85	1.85	100
	Cont.	4	2	19	3	7	1	2	1	0	36
	%	11	5.56	52.18	8.3	19.4	2.8	5.6	2.78	0	100
Banke	Inter.	2	0	3	2	6	6	29	4	0	52
	%	3.85	0	5.77	3.8	11.5	11.5	55.8	7.69	0	100
	Cont.	3	0	0	0	3	20	7	3	0	36
	%	8.33	0	0	0	8.3	55.6	19.4	8.33	0	100
Kanchanpur	Inter.	1	0	1	0	3	1	27	8	9	51
	%	1.92	0	1.92	0	5.8	1.9	51.9	15.38	17.6	100
	Cont.	2	0	0	0	2	7	11	12	2	36
	%	0.4	0	0	0	0.4	1.4	2.2	2.39	0.4	100
Total	Inter.	13	21	73	53	40	24	66	13	13	316
	%	4	7	24	17	13	8	21	4	4	100
	Cont.	33	15	52	18	24	34	23	17	3	219
Total	%	15	7	24	8	11	16	11	8	1	100

**TABLE 24: INCREMENT IN SAVING AFTER TRAINING**

Name of District	Increment in saving after training		Total
	Yes	No	
Kathmandu	35 (68.6%)	16 (31.40%)	51 (100.0%)
Makwanpur	50 (90.9%)	5 (9.1%)	55 (100.0%)
Sindhupalchwok	32 (59.3%)	22 (40.7%)	54 (100.0%)
Kavre	43 (82.7%)	9 (17.30%)	52 (100.0%)
Banke	46 (90.2%)	5 (9.8%)	51 (100.0%)
Kanchanpur	49 (96.1%)	2 (3.9%)	51 (100.0%)
<b>Total</b>	<b>255 (81.2%)</b>	<b>59 (18.80%)</b>	<b>314 (100.0%)</b>

**TABLE 25: KNOWLEDGE ABOUT LOAN SCHEMES**

Districts	Intervention group			Control Group		
	Yes	No	Total	Yes	No	Total
Kathmandu	43 (82.7%)	9 (17.3%)	52 (100.0%)	25 (71.4%)	10 (28.6%)	35 (100.0%)
Makwanpur	51 (89.5%)	6 (10.5%)	57 (100.0%)	24 (70.6%)	10 (29.4%)	34 (100.0%)
Sindhupalchwok	32 (61.5%)	20 (38.5%)	52 (100.0%)	16 (55.2%)	13 (44.8%)	29 (100.0%)
Kavre	42 (85.7%)	7 (14.3%)	49 (100.0%)	21 (60.0%)	14 (40.0%)	35 (100.0%)
Banke	34 (75.6%)	11 (24.4%)	45 (100.0%)	27 (77.1%)	8 (22.9%)	35 (100.0%)
Kanchanpur	37 (78.7%)	10 (21.3%)	47 (100.0%)	27 (79.4%)	7 (20.6%)	34(100.0%)
<b>Total</b>	<b>239 (79.1%)</b>	<b>63 (20.9%)</b>	<b>302 (100.0%)</b>	<b>140 (69.3%)</b>	<b>62 (30.7%)</b>	<b>202 (100.0%)</b>

**TABLE 26: SOURCE OF LOAN TO MANAGE DURING INCOME DEFICIT**

Source of managing money	Intervention	Control
Borrow from relative	122 (38.6%)	81 (38.9%)
Loan from Cooperative	153 (48.4%)	98 (47.1%)
Loan from Banks	6 (1.9%)	10 (4.8%)
Loan from money lenders	9 (2.8%)	3 (1.4%)
Others	26 (8.20%)	16 (7.7%)
<b>Total</b>	<b>316 (100.0%)</b>	<b>208 (100.0%)</b>

**TABLE 27: KNOWLEDGE AND PREPARATION FOR SAFE MIGRATION**

Indicators	RM						CM					
	Intervention			Control			Intervention			Control		
	Yes N(%)	No N(%)	Total N(%)	Yes N(%)	No N(%)	Total N(%)	Yes N(%)	No N(%)	Total N(%)	Yes N(%)	No N(%)	Total N(%)
Information of required document was collected	108 (92)	10 (8)	118 (100)	58 (88)	8 (21)	66 (109)	165 (96)	6 (4)	171 (100)	101 (97)	3 (3)	104 (100)
Preparing copies of important documents	87 (74)	31 (36)	118 (110)	44 (67)	22 (60)	66 (127)	144 (85)	26 (15)	170 (100)	81 (76)	25 (24)	106 (100)
Consultation for safe migration	51 (44)	66 (54)	117 (98)	23 (35)	43 (68)	66 (103)	113 (67)	57 (33)	170 (100)	61 (58)	45 (42)	106 (100)
Knowledge of the rules and restriction of the migrating country	64 (55)	53 (45)	117 (100)	39 (59)	27 (47)	66 (106)	124 (73)	47 (27)	171 (100)	69 (65)	37 (35)	106 (100)
Knowledge about places to ask for support in case of difficulties in migrated country	61 (52)	57 (48)	118 (100)	40 (61)	26 (45)	66 (106)	109 (64)	62 (36)	171 (100)	56 (53)	50 (47)	106 (100)
Information about the company	85 (69)	39 (31)	124 (100)	48 (73)	18 (27)	66 (100)	148 (84)	28 (16)	176 (100)	88 (79)	24 (21)	112 (100)

**TABLE 28: IMPROVEMENT IN FACILITATOR**

Improvement Facilitator	Yes	No	Total
Need of Changes in facilitator	71 (28.8%)	246 (71.2%)	317 (100%)
Ensure competency of facilitator	41 (58%)	30 (42%)	71 (100%)
More clarity in content delivery	15 (21%)	56 (79%)	71 (100%)
Other	3 (4%)	68 (96%)	71 (100%)

**TABLE 29: CHANGES IN TRAINING DAYS AND WORKBOOK**

Changes in training dates/work book	Yes	No	Total
Changes in training days	245 (77.7%)	98 (22.3%)	317 (100%)
Increase training days	219 (89%)	26 (11%)	245 (100%)
No training during off agriculture season	51 (21%)	194 (79%)	245 (100%)
Others	4 (2%)	243 (98%)	245 (100%)
Changes in workbook	85 (26.8%)	232 (73.2%)	317 (100%)
Increment in pages	55 (65%)	30 (35%)	85 (100%)
Decrease pages	2 (2%)	83 (98%)	85 (100%)
Language simplify	16 (19%)	69 (81%)	85 (100%)
Other	22 (26%)	63 (74%)	85 (100%)





