An Evaluation Study of NUF Support to Kamlari Emancipation Program

(A study conducted in Banke, Bardiya, Dang, Kailali and Kanchanpur)

Submitted to:



Nepal Youth Foundation Ekantakuna, Bhanimandal, Lalitpur, Nepal

Submitted by:

New ERA P.O. Box 722

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Table of Contents

Table of Co	ontents	i
List of Tab	les	ii
List of Figu	ıres	. iii
Acknowled	gements	. iv
Acronyms.		v
Executive S	Summary	. vi
Chapter 1:	Introduction	1
-	1.1 Background	
	1.2 Purpose of The Evaluation Study	2
	1.3 Evaluation Team	
Chapter 2:	Study Methodology	1
Chapter 2.	2.1 Sampling Design	
	2.2 Sampling Plan	
	2.3 Pretest	
	2.4 Field Researchers, Training and Quality Assurance.	
	2.5 Fieldwork, Limitations, and Challenges	
	2.5.1 Field Work Dates	
	2.5.2 Searching for FKs from the Elusive Category: 2014 - 2018	
	2.5.3 Under-Age/Minor FKs	
	2.5.4 Role of NYF Focal Persons	8
Chapter 2:	Findings	0
Chapter 3.	3.1 Program Relevance	
	3.2 Effectiveness	
	3.2.1 Rescue of Kamlari Girls	
	3.2.2 Awareness Raising and Advocacy	
	3.2.3 Education Supports	
	3.2.4 Vocational Training	
	3.2.5 Income Generation Activities	
	3.2.6 Organizational Development and Capacity Building of Local Organizations . 3.2.7 Psychological Counseling	
	3.2.8 International Awards and Participation in the International Forums	
	3.3 Efficiency	
	3.4 Impact	
	3.4.1 Social	
	3.4.2 Economic Impact	
	3.4.3 Political Participation of FKs	
	3.4.4 Attitude Towards Life	
	3.5 Sustainability	
Chapter 4:	Lessons Learnt	52
C1		٠.
Chapter 5:	Conclusions and Recommendations	54
Annexes		
Annex 1: Q	Puestionnaires	58
Annex 2: P	rogram Expenditures from 1999/2000 to 2018/2019	68

List of Tables

Table 2.1:	Proposed and Actual Sample Size of Freed Kamlaris and of FK's Parents	5
Table 3.1:	Number of FKs Who had Attended Schools and Colleges by Years	. 12
Table 3.2:	Performance of the FKs in SLC Examination.	
Table 3.3:	Dropout Rate of the FKs from Schools	
Table 3.4:	Number of Siblings of FKs and Former Kamlar Boys Who had Attended Schools	
	with NYF Scholarships	. 13
Table 3.5:	Infrastructure and Teachers Supports to the Schools by Years	
Table 3.6:	Credit-to-Deposit Ratio of the 42 Cooperatives Supported by the Project	
Table 3.7:	Profit-Loss of the Cooperatives Supported by the Project	
Table 3.8:	Number of Defaulters of the Cooperatives Supported by the Project	
	Default Amount of the Cooperatives Supported by the Project	
	International/National Awards Received	
	Participation in the International Forums	
	FKs Reporting on Food Security by Group 1, 2 and 3	
	Household's Source of Energy for Cooking	
	Literacy Level and Other Educational Information of FKs	
	FKs who Received Vocational Education and Technical Education	
	FKs Receiving Scholarship and the Source of Scholarships	
	FKs Perception of the Degree of Usefulness of the Scholarship They Received	
	Mean Number of Children of FKs and Mean Age at Birth of First Child	
	Health Awareness, Attitude and Practice of FKs	
	FKs Who Said They Can Make Self Decisions in Selected Personal Matters	
	FK Membership in Different Community Groups	
	FKs Involvement in Social Activism	
Table 3.23:	Kind of Treatment Experienced by FKs While Working as Kamlaris in a Family	. 36
Table 3.24:	Counseling and Reporting GBV Cases	. 37
	Places to Report Cases of GBV	
	FKs Were Asked How Useful the Counseling Sessions Were for Them	
	Current Employment Sectors of FKs Working as Employees	
	Monthly Salary/Income of Employed FKs	
	FKs Having Their Own Business/Enterprise	
	Types of Own Business/Enterprise in Which FKs Are Engaged	
	Monthly Earning of FKs Engaged in Own Business/Enterprise	
	Economic Status of FKs Family Compared to 10 Years Ago	
Table 3.33:	Reason for Improvement of Economic Status of FK Family	. 41
	FKs' Assessment of Sufficiency of Self-produced Food (only for farming families)	
	FK Households with Outstanding Loan	
	Sources of Outstanding Loan	
	Outstanding Loan Amount of FK Families (only for those who have outstanding loan)	
	FKs Who Think They Can Easily Borrow When Needed	
Table 3.39:	Types of Supports Received by FKs from the Cooperatives and Savings and Credit	
	Groups	. 45
Table 3.40:	Options of FKs on the Usefulness of Cooperative/Saving and Credit Groups	. 46
	FKs' Views on Life After Five Years	
Table 3.42:	Political Participation of FKs.	. 48
Table 3.43:	Knowledge of FKs about Federal Structure of the Country	. 48
Table 3.44:	Attitude of FKs Toward the Life Before and After Rescue	. 49

List of Figures

Figure 1:	NYF Data of Kamlaris Rescued Between 2000 to 2018 Disaggregated by	
	Program District	3
Figure 2:	Head of Households of FKs By Groups 1, 2 and 3	21
Figure 3:	Education Level of Household Head	22
Figure 4:	Consumer Durables Owned by FK and FK's Family	23
Figure 5:	Roofing Type in FK's House	23
Figure 6:	Flooring Type in FKs House	23
Figure 7:	Wall Type in FK's House	23
Figure 8:	Education Status of Freed Kamlaris	
Figure 9:	Parents Describing Support Received from NYF Enabling Sending Their FK	
	Daughters to School	27
Figure 10:	Completed Age of FK at Time of Interview	27
Figure 11	Age When Sent to Work as Kamlari	28
Figure 12:	Age at Marriage of FKs	28
Figure 13:	Nature of Abuse Experienced as a Kamlari	31
Figure 14:	Reasons for Attending Counseling by FKs	32
Figure 15:	FKs Participant of Usefulness of Counseling	32
Figure 16:	Where to Report Cases of GBV Disaggregated by Year of Rescue Category	33

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- New ERA Team

Acronyms

CDO Chief District Office

CMA Community Medical Assistant
DCWC District Child Welfare Committee

FGD Focus Group Discussion

FKDF Freed Kamlari Development Forum

FKs Freed Kamlaris

FNC Friends of Needy Children GBV Gender Based Violence ID Identity Document

INGO International Non-governmental Organization

KACs Kamlari Abolition Committees

KII Key Informant Interview

NGO Non-governmental Organization

NNSWA Nepal National Social Welfare Association

NYF Nepal Youth Foundation

RTR Room to Read

SLC School Leaving Certificate SWAN Society Welfare Action Nepal

UNCRC United Nations Convention on the Rights of Child

Executive Summary

This study tried to assess the results of the support provided by the Nepal Youth Foundation (NYF) for the program to emancipate the young Tharu girls, some as young as six or seven years, from the indentured servitude. It was a centuries old practice prevailing in the western Terai districts of Nepal, generally known as the Kamlari system. The Tharu girls under indentured servitude were known as the Kamlaris. NYF support for this program started in 1999/2000 and is now in the phase-out mode after almost 20 years involvement.

Until early part of Fiscal Year 2013/14 NYF, support for this program was provided through a Nepali NGO 'Friends of Needy Children'. The program then was known as the Indentured Daughters Program. Starting from later part of Fiscal Year 2013/14 NYF is directly implementing this program as 'Empowering the Freed Kamlaris'.

The program was assessed under following five aspects:

- 1. Relevance of the program in the context of Nepal.
- 2. Effectiveness of program activities.
- 3. Cost-effectiveness of program outputs and results.
- 4. Impact of the program on the lives of the Kamlaris and their families.
- 5. Sustainability of the results of the program.

The results and conclusions of this study are based on the review of program reports and records, interviews with a sample 232 freed Kamlaris (FKs) representing various periods of rescue, 56 FK parents, 35 interviews with local knowledgeable informants, 9 focus group discussions with FKs and their parents, detailed data from 42 FK led cooperatives and general observation of living conditions and life of the FKs.

Results and Conclusions

- The program was highly relevant in the context of Nepal. Many young Tharu girls from western Terai districts of Nepal were in indentured servitude when this program was initiated in 1999/2000, despite existing laws against child labor and child rights guarantees as well as government policies and programs. This program helped in the enforcement of existing laws against the Kamlari practice. This program also helped restore the rights of child guaranteed by Nepali constitution and international convention (UNCRC) ratified by Nepal.
- The program was very effective as it was able to mobilize relevant stakeholders to rescue and rehabilitate virtually all identified Kamlaris. The program was able to rescue 12,932 (99.3%) out of 13,026 identified Kamlaris. Initially local Tharu organization and the Tharu youths were mobilized to rescue the Kamlaris. Eventually, the program organized the FKs into loose network of Kamlaris to lead the rescue efforts. These loose network of Kamlaris was finally registered in 2010 as a formal NGO ' the Freed Kamlari Development Forum' (FKDF), which is now well recognized by all levels

of government bodies as the representative and capable organization of FKs. This is evidenced by annual amount of resources allocated to FKDF by local municipalities and provincial government to implement various activities for FKs.

This program was also able to raise general awareness about the prevalence of the Kamlari system and helped organize campaign against this evil practice under the leadership of FKs themselves, which ultimately built enough pressure for enactment of specific laws against Kamlari practice and more effective enforcement of laws by the local administrations. The Nepal government finally declared the country 'Kamlari Free' in 2013.

The program also helped implement an effective education program for FKs resulting in 97 percent literacy rate (national average 67%) and attainment of 8 years (national average 4.9 years) of average education for FKs. It also, helped nearly 3,000 FKs get vocational training/technical education. This enabled these FKs in obtaining employment or self-employment. Similarly, the program supported establishment of 42 FK led cooperatives which empower them by making access to credit at reasonable interest rates easier. One of the reasons for Tharu parents being forced to send their daughters as Kamlaris, was borrowing money from their landlords or village money leaders at high interest rates (as much as 60% per annum) from which they could never extricate themselves. The resulting desperate economic situation forced them to send their daughters as Kamlaris.

- In view of the total cost of the program for the entire period, Rs. 227.4 million at nominal prices and Rs. 337.1 million at 2018/19 prices, and the major achievements of the program (rescue of 12,937, awareness program reaching 40,000, providing an average of 8 years of education to all FKs, vocational/technical training for 2,275, establishment of 42 cooperatives and provision of Rs. 6.3 million revolving fund, and providing counselling support to 3,000 FKs), the program was very cost effective. Moreover, the management of the program was very efficient as evidenced by the management cost being just eight percent of the total cost. The management cost of the program never exceeded 10 percent in any year.
- The program had remarkable impact on the lives of the FKs. This conclusion is based on various impact indicators that were considered. In terms of health and education indicators the FKs were doing much better than the national averages, not just the Tharus, which itself is a disadvantaged group in Nepal. Since no other programs were specifically working for the Kamlaris, the achievements of FKs in health and education areas can be safely considered as the result of NYF supported program. The FKs themselves credited NYF for their improved situation.

Significant proportion (29%) of FKs are engaged in employment or self-employment in the non-agricultural or non-traditional agriculture (mushroom farming, poultry, vegetable growing, etc.) which is in contrast to the previous situation of Kamlari families, when it was either farming as a short-cropper or working as domestic maid in the landlord's house. The employment situation was much better (57%) for those FKs who had the benefit of receiving vocational training or technical education.

Both FKs and their parents reported their economic condition had improved in last 10 years. They attributed the improvement to employment or self-employment of family members and cultivation of more share-cropped land. Even for farming families the food security situation had improved mainly because of cultivation of more land (newly bought or share-cropped).

The FKs and their parents had now easy access to credit at reasonable interest rate when needed. This had happened because of the cooperatives. No one was now borrowing from landlords. Most common source of credit was the cooperatives or the local saving and credit groups.

- Although membership of political parties or local governments was rare among FKs, many were members of FKDF and cooperatives which provided them sense of empowerment. The FK participation in local municipality election was high but much less in provincial or national parliamentary election.
- The FKs had remarkable positive attitude towards life. They were generally confident that their life would further improve. In a way, they were quite realistic in the sense that they would be mostly able to contribute at their family level rather than provincial or country level.
- The sustainability of program results were assessed in two aspects. First, whether the Kamlari system will revive again. The program has been able to bring about changes in laws and enforcement practices to forestall revival of the Kamlari system. Similarly, it has helped establish effective organizations such as FKDF and the FK led cooperatives to work against the revival of the Kamlari system. The program has also been raised general awareness against the Kamlari system and bring about changes in the mind set of parents to ensure non-revival of the Kamlari system. Another aspect has been the situation of FK families. The main reason for sending daughters as Kamlaris was the desperate economic situation of the families. Since, the economic situation of the FK families is much improved, they are not going to send their daughter again as Kamlaris. **Thus, the program results are going to be sustainable.**

The most important lessons emerging form the experience of this program are as follows:

- Mobilization of local institutions enables effective implementation
- Collaboration and coordination with multiple partners creates synergy to accomplish the project objectives
- Flexibility in program design and implementation is essential
- Cooperatives support economic empowerment of FKs
- Commitment and continuity of staff important for programs against traditional evil practices such as the Kamlari system
- Long-term engagement required to succeed against deep rooted evil practices

Chapter 1: Introduction

1.1 Background

This report presents an evaluation of the Kamlari program that Nepal Youth Foundation implemented from 2000. The Kamlari program aimed at securing their freedom from being indentured daughters to free citizens. It also included components addressing needs of rehabilitation and economic self-reliance.

Kamlari is a colloquial term in Tharu language. It refers to a Tharu girl working as a "live in helper" in a household, in lieu of some remuneration or "loan" to her or her parents The households are often of landowners, with the owner allowing the parents/family of the Kamlari to work on the owners' land and get a portion of the harvest in return for the labor. Or it may be a loan that the owner provides. The Kamlari daughter is expected to work off this loan or use of land. Often such arrangements were expected to provide the Kamlari an opportunity for studying that she may have been deprived of due to her family's impoverished status.

The Kamlari practice was in essence a type of indentured labor. It was in practice in flagrant defiance and violation of child rights (guaranteed by UNCRC in 1989 and ratified by Nepal in 1990). After more than a decade of lobbying in which Nepal Youth Foundation (NYF) played an important role, with other stakeholders joining in later years, a government declaration in 2013 finally declared Kamlari practice as illegal which in essence terminated all indentured labor contracts Kamlaris were working under. Along with the joy in the NYF team stemming from the success in securing there, the Kamlari's, freedom came a realization of the emerging needs of the now freed Kamlaris, and NYF began a journey of "action learning" whereby when one set of needs was identified, over time, other needs emerged. These needs were to be accommodated as far as feasible so as to enable continued success in the rehabilitation and empowerment of the Kamlaris.

Kamlaris come from the same community as the Kamaiyas or bonded male farmers. While the Kamaiyas were freed in 2000, it took another 13 years to free the Kamlaris. While some of the Kamlaris are daughters of former Kamaiyas, (exact percentage unknown), Kamlaris also come from non-Kamaiya households.

Most of the Tharus reside in five western districts of Banke, Bardiya, Dang, Kailali and Kanchanpur. These are the districts where NYF had implemented its program for Kamlaris. Accordingly, NYF's Kamlari program that aimed to free the Kamlaris from being indentured while also lobbying the government to abolish the practice of keeping a Kamlari, was also concentrated in these districts. Dang was the first district where the program was implemented. By 2009 NYF expanded its program to the other four districts where Kamlari practices were prevalent.

At the time this evaluation was undertaken, NYF had helped free 12,932 Kamlaris (out of 13,026 identified as of 2019) with some basic information (year of rescue, residence at the time of rescue, information about parents, community membership of the FKDF, etc.), maintained in an excel datasheet for about 9,000 of those freed.

1.2 Purpose of The Evaluation Study

In nearly 20 years of its direct involvement in the issue of Kamlari, NYF rescued virtually all of the identified Kamlaris in five districts of west Nepal - Banke, Bardiya, Dang, Kailali and Kanchanpur. There are reportedly very few Kamlaris in other districts of Nepal.

While open ended when the advocacy against indentured daughters began in the 2000s, the NYF program is now poised for an imminent exit. In view of this exit, NYF has sought an independent evaluation of its 20 years of involvement in the eradication of Kamlari practice that used to be prevalent and pervasive among impoverished Tharu families. Findings from the evaluation are expected to provide valuable lessons to help in the exit process besides providing help to design and implement similar NYF activities in the future.

New ERA has accordingly conducted the evaluation, along with assessing impact and sustainability of impact wherever discernible. The evaluation has noted the varied social, psychosocial, economic, political changes in their lives as reported by the Freed Kamlaris and their parents.

Evaluation Deliverables:

- A field verification of the specific achievements of the Kamlari Program.
- An assessment of NYF contribution in the eradication of Kamlari practice.
- An assessment of Kamlari eradication program's impact on the lives of Freed Kamlaris.
- Identify lessons learned, successful practices, and way forward for program exit and future programs.

1.3 Evaluation Team

New ERA had earlier conducted a program evaluation for NYF in 2009/10. Included in the evaluation was the Indentured Daughter's Program, which focused on the Kamlari. The evaluation report available in New ERA's library thus provided a ready reference, and a useful starting point for (re)familiarization with certain aspects of the Kamlari issue.

The evaluation was conducted by New ERA involving a four-member team comprising professionals from different fields. The team members have prior expertise in conducting/designing/supervising small and large scale longitudinal and cross-sectional research and analysis, with most also having



New ERA Team Members with NYF Focal Persons during the Pretest in Banke. (From L to R: Pushpa Lal Moktan, Shibesh Chandra Regmi, Fakla Tharu, Bal Gopal Baidya, Man Bahadur Chhetri).

Photo courtesy: The fourth New ERA Team Member Dyuti Baral

extensive experience in the	he development sector	or, along with conduc	eting/leading evaluations.

Chapter 2: Study Methodology

Based on the consultation with NYF team members, the evaluation study was designed using mixed methods. This necessitated use of quantitative as well as qualitative tools. The questionnaire primarily allowed data collection to enable a quantitative analysis for identified key variables together with some open-ended questions to provide qualitative description/details for certain variables. Focus Group Discussion (FGD) and Key Informant Interview (KII) while primarily qualitative, were also expected to provide overall data from where certain patterns of responses could be discerned and accordingly quantified.

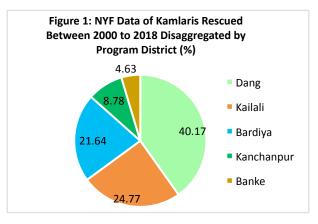
Questionnaires and FGD guidelines were designed for interviewing Freed Kamlaris and for their parents; and Knowledgeable Informant Interview checklist was designed for 5 categories of informants – school teachers, community leader, partner organization, - FKDF, international non-governmental organization, members of selected cooperatives and savings & credit groups. Wherever relevant a more in-depth interview of a FK or her parent was conducted and used as cases to supplement specific information.

2.1 Sampling Design

NYF had provided a database of about 9,000 FKs to New ERA. This database compiled by NYF over the years of the program till 2017/18 provided a starting point and initially, a tentative sampling frame. The database had some level of background information on the Kamlaris at the time of their rescue. Such as the village of their residence, the services provided by NYF, the year of rescue, marital status, schooling, membership in groups, names of their parents among others.

The evaluation team soon realized that the information for the database was compiled with a different purpose in mind and so there were some information gaps for using it as a reliable sampling frame for the field research. An informed decision was thus made to have the field researchers prepare a sampling frame in consultation with the NYF focal person for each district when they reached that district which would give a more updated sampling frame. Nonetheless, the database did provide an initial roadmap for sample selection. Certain wards in selected municipalities seemed to have a higher number of FKs for a particular sample period of interest. These wards were accordingly included in the proposed sampling plan, with an option to revisit the sampling plan if the field situation warranted it.

NYF had also a provided data on the Kamlari rescue status from 2000 to 2018. Dang had the highest number of rescued Kamlaris followed by Kailali, Bardiya, Kanchanpur and Banke. This proportion of rescued Kamlaris was proposed to be reflected in the sampling plan as well. All five districts were included for the evaluation study. Banke district was



selected as the site for the pretest but not included in the main survey which was conducted in Bardiya, Dang, Kailali and Kanchanpur. Nevertheless, the insights from the Banke district were also used during analysis.

2.2 Sampling Plan

A purposive sampling plan was adopted, with proportionately more samples to be selected from the district where more FKs had been rescued by NYF. New ERA consulted with NYF as well as referred to the FK dataset provided by NYF to identify Dang, where the program first started almost a decade before it began in other districts, as where there were more FKs compared to the other four program districts. There were accordingly four VDCs selected in Dang, and two VDCs each selected from the districts of Bardiya and Kailali. Within each selected VDCs, two wards with significant concentration of FKs as indicated by the data set were selected from the years of interest (2056 – 2065, 2066 – 2070 and 2071 – 2075 corresponding approximately to 2000 – 2008; 2009 – 2013 and 2014 – 2018 respectively).

200 FKs 50 FK parents A total of 200 FK interviews along with 50 interviews of FK parents were planned to be interviewed. To address possible non-response and data error issues, the number of FKs and for FK Parents interviewed in each ward of selected VDCs in the program district are slightly more than that planned.

Table 2.1: Proposed and Actual Sample Size of Freed Kamlaris and of FK's Parents

	FKs	FKs	FK Parents	FK Parents
District	(Proposed)	(Actual)	(Proposed)	(Actual)
Dang	100	100	26	30
Bardiya	60	61	14	12
Kailali	60	62	12	12
Kanchanpur	0	09	0	0
Total	220	232	52	54

35 KIIs 9 FGDs The evaluation also included Key Informant Interviews/KIIs for which 5 categories of informants were interviewed: community leader, school teacher, FKDF local partner organization, with members of cooperative groups started with NYF program funds. A total of 35 KIIs were conducted. A total of 9 Focus Group

Discussions/FGDs were held with FKs and a total of 4 FGDs were held separately with parents of FKs who were available.

All survey tools were finalized after the pretest in consultation with NYF and incorporating their inputs.

2.3 Pretest

A pretest was planned prior to the main field research for assessing relevance of the tools designed and obtain field-based inputs for refining these tools. The pretest was conducted in the district of Banke on August 21 and 22, 2019. Banke is one of five program districts and was selected for the pretest based mainly on the information surmised from the database indicating fewer FKs here than in Bardiya, Dang, Kailali or Mahendranagar. The pretest locations in Banke were Nepalgunj, Aghaiyya and Rapti Sonari (indicated in green in the map) which is in proximity to Nepalgunj and



Map showing Rapti Sonari Rural Municipality
Source Nepal Census 2011

contiguous to the Indian border for a short stretch in the south.

The following survey tools were reviewed during the pretest:

Su	Survey Tools Assessed During Pretest			
1	Freed Kamlari Questionnaire			
2	Freed Kamlari Parent Questionnaire			
3	Freed Kamlari Focus Group Discussion (FGD)			
	Guidelines			
4	Freed Kamlari Parent FGD Guidelines			
5	Knowledgeable Informant Interview* (KII) – 5			
	categories			
*K.	*KII were conducted with persons from NYF/FNC; Community			
Lea	ider; School Teacher; Cooperative Member; non-governmental			
org	anizations; local partner/FKDF			

The pretest was very useful as a first step to quality assurance before finalizing the survey tools.



FKDF Members and local resource person after an interview and FGD Session with New ERA Pretest Team during pretest team in Banke district

The pretest helped provide a glimpse of the ground reality regarding living conditions of FKs, the activities and members of FKDF, perceptions of the parents and of FKs themselves as to the changes in their lives after being freed. The discussions with FKs who were members of cooperatives also provided an idea of the issues associated with cooperatives that needed to be taken up in depth during the field survey.

2.4 Field Researchers, Training and Quality Assurance

Field researchers for the field survey were selected after an interview process and a review of prior work experience. Tharu language skills being a mandatory prerequisite, preference was given to Tharu women who had prior experience of working in New ERA projects. Of those interviewed, four were hired as Field Researchers for the NYF Evaluation Study. Two of

them were conversant with the Tharu language spoken in Dang. All were quite familiar with the survey districts, having lived and/or done field work there before.

One of the four field researchers hired had completed her graduate studies, two had completed their undergraduate studies and currently enrolled in a Masters level study, and one was currently enrolled in a Bachelors level study. Before leaving for the actual field research, an intensive four-day training was provided on the tools. The training sessions including mock interviews and in-depth familiarization with the tools. The time spent on tool familiarization was another dimension of quality assurance.

For purposes of the training and field use, the survey tools initially prepared in English were all translated into Nepali. The English version of the tools may be reviewed in the Annex 1. The Field Researchers were to use the Nepali versions of the survey tools, but were also provided the English versions for reference purposes.



and Raju Dhamala of NYF who provided a program overview and NYF's focus for the present evaluation study



(Field Researchers seated Left to Right) Parmila, Rup Shikha, Rita, and Maya. NYF Resource Person Raju Dhamala (standing, center) with New ERA team members Bal Gopal Baidya (standing, left); Dyuti Baral (standing, right) during the training session of the Field Researchers.

2.5 Fieldwork, Limitations, and Challenges

2.5.1 Field Work Dates

The proposed field plan was scheduled from September 5 – September 22 for the team going to Dang, and from September 5 – September 24 for the team for Kailali, Bardiya, and Kanchanpur.

Right from the initial field work days it became clear that the anticipated ease of finding FKs from the most recently rescued years spanning 2071 – 75 was unfounded. While the dataset indicated their residences in the sample wards, the field researchers found it difficult to trace the FKs there. A combination of life events and possibly survival needs resulted in FKs from the 2071 – 75 year of interest moving away from their last known addresses. Most were reportedly in locations scattered in different parts of the survey district and the locals who were asked about the FKs whereabouts hinted that they could be anywhere in Nepal, and not even in the same district. The quest for FKs in the 2071-75 category meant additional field days had to be provisioned than what had initially been planned and budgeted for. The sheer effort put in by the Field Researchers however did limit the additional days to two for each

team. Overall, the field work was completed in the same week necessitating only a minor change in the timeline.

2.5.2 Searching for FKs from the Elusive Category: 2014 - 2018

The Field Researchers, with whom the New ERA focal person was in frequent communication when the former was in the field, were advised to go beyond the specified wards in the purposive sampling plan and adopt a convenience sampling modality as demanded by the situation. In this way the field survey adapted the originally proposed sampling plan to cope with a different ground reality. The proposed number of samples for Group 3 from the 2014 - 2018 period that had to be picked up from each district was now fluid, needing a more agile strategy of interviewing FKs whenever they could be found. The aim was to meet the proposed target of 50 samples. Kanchanpur, where there was no plan to interview FKs became the "back up" district from which the sample shortfall was to be addressed, fully if possible, or at least to some extent. The strategy worked and the shortfall was minimized with 78 percent of interviews conducted.

Given the challenge of finding FKs from Group 3, the plan of using these 50 as a comparison group was shelved. Instead, references to the national average was taken wherever possible and relevant.

2.5.3 Under-Age/Minor FKs

In the quest for finding the elusive 2071 - 75, field researchers did reach the homes of a few of the recently rescued FKs. These were however, not yet teenagers. Their interviews were taken but their age and recent rescue meant they had neither benefited from NYF's program grants or it had been a short time since they had received services. This made it less relevant to assess program impact for these FKs. They were also not mature enough to respond to certain questions. Thereafter, the field researchers were advised to bypass such FKs for reasons of relevancy.

2.5.4 Role of NYF Focal Persons

The continued support provided by the NYF designated focal persons was invaluable, particularly when it came to assisting in tracking FKs rescued in the 2071 – 75 period. For Dang, most of them had been rescued by 2009, so finding FKs for the 2070 – 71 period was a big challenge. While this had been anticipated while preparing the sample plan prior to field work, still only 2 FKs could be located and interviewed out of the proposed sample plan of 8 FKs.

Chapter 3: Findings

This chapter provides information on survey findings of FKs. References have been made to information collected using qualitative tools such as KII and FGDs to support the quantitative survey findings wherever relevant. Information collected from parents of FKs are provided at the end of this chapter.

The Impact Indicators were used as the strategic guideline to develop questions to assess program impact on different aspects of the FKs' life, the social, psychosocial, economic and political. A few questions to assess attitudinal dimensions were also included separately.

(See Executive Summary and the Annex for details of the Impact Indicator, the Annex 1 for the English versions of the FK questionnaire, and the FK Parent questionnaire).

3.1 Program Relevance

The Kamlari system was one of worst forms of child labor prohibited by the United Nations Convention on the Rights of Child (UNCRC), 1989 which was ratified by Nepal in 1990. In conformity with the country's commitment to UNCRC, Nepal passed the Child Act, 1992 which prohibits employment of children under 14 years. Similarly, Nepal enacted the Child Labor (Prohibition and Regulation) Act, 2000 which further clarifies under what conditions children over 16 years could be employed. This Act clearly specified the punishment for those employing underage children. These acts were followed by The Bonded Labor (Prohibition) Act, 2002 and the Human Sale and Trafficking (Control) Act, 2007 which also prohibit the Kamlari system and consider an employer as a party to human trafficking, a crime punishable under the law.

Despite Nepal's commitment to UNCRC and against the prevailing laws, the Kamlari system was still prevalent in the late 1990s. In line with the laws, Nepal government had policies and programs to stop child labor, especially the worst form of child labor. Nonetheless, thousands of young Tharu girls, some as young as six or seven, from western Terai districts of Nepal were toiling as Kamlaris in village landlord's houses or in the homes of the urban areas of Nepal. The Kamlari system was continuing unabated until the late 1990s.

Ineffective enforcement of existing laws and ineffective implementation of policies, plans and programs is a very usual phenomenon in Nepal. So, it is not surprising that in the case of Kamlari system also the same situation existed. Therefore, it was very appropriate for NYF to focus its attention on the plight of the young Tharu girls being exploited as the Kamlaris. It was very much in line with the objectives of NYF and this program directly helped in effective enforcement of existing laws. This program was also fully aligned with the government plans and programs to provide protection to children and help their development and growth. In other words, NYF involvement in the abolition of the Kamlari system and the development of Kamlaris was quite relevant from the point of NYF's own objectives and Nepalese policies, laws and official plans and programs.

3.2 Effectiveness

This section analyses effectiveness of the project interventions in terms of achieving the outcomes of the project.

3.2.1 Rescue of Kamlari Girls

The project had achieved admirable success in rescuing Kamlaris from indentured servitude. Rescue of 12,932 Kamlaris¹ from the house of employers over the period of 17 years from 2000 to 2017 was a landmark achievement. Of the total Kamlaris rescued, 5,195 (40.2%) were from Dang, 3,203 (24.8%) from Kailali, 2,799 (21.6%) from Bardiya (8.8%), 1,136 from Kanchanpur, and 599 (4.6%) from Banke (Kamlari Program Overview NYF, 2019).

The Kamlari Free Campaign started by NYF from Dang in 2000. For the first few years it was led by a loose network of FKs, and later by the Freed Kamlari Development Forum (FKDF). Carrying out the campaign under the leadership of FKs or their organization was an appropriate strategy. The movement led by freed Kamlaris received massive supports from all sections of the society, providing impetus to campaign against Kamlari system. Kamlari Abolition Committees (KACs) which comprised of local leaders, intellectuals and parents of the Kamlaris, formed in each VDC had played important roles in the rescue of Kamlaris and raising awareness against Kamlari system.

Providing the legal aid to rescue Kamlaris from their employers was an effective approach of the project to make the community aware that the practice of the Kamlari system was illegal. These were targeted mainly against those employers who had refused to release the Kamlaris despite several requests and warnings from the rescue team, the employers who had abused the Kamlaris, and also the middlemen who had taken the girls to work.

3.2.2 Awareness Raising and Advocacy

Awareness raising and advocacy interventions implemented by the project were immensely successful in sensitizing the Kamlari issue at community, district and national levels. The project had reached out to over 40,000 people with awareness message on child rights and anti-bonding messages (Kamlari Program Overview NYF, 2019), and this was a remarkable achievement. Use of multiple methods in awareness raising and advocacy helped to effectively convey and spread the anti-Kamlari message to the stakeholders and across the project districts. The method used were door to door visits, parents' orientations, distribution of posters, pamphlets and banners with anti-Kamlari messages, organizing bicycle rallies, interactions, cultural shows, street dramas, and film and documentary shows. Mobilization of local institutions was an appropriate strategy, which had enabled the project not only to receive community supports, but also to achieve the outcome at a relatively low cost. The local institutions mobilized by the project were youths and child clubs, *Badhghar* (Tharu village leader), local NGOs, and District Child Welfare Committee (DCWC).

Organizing awareness raising activities during *Maghi* festival was well-planned tactics. This was the time when parents used to negotiate the price for their daughters with the brokers and the girls were sent to work as bonded child laborers. At national level, the project had also organized interactions with parliamentarians, and sent delegations of Kamlari representatives

¹ This was 99.3 percent of the total number of Kamlaris identified in the project districts.

to national and international Human Rights organizations, concerned ministries, offices of major political parties, the Prime Minister, and the President.

Through effective advocacy interventions at district and national levels, the project had succeeded to bring out a number of policy and legislation changes in favour of Kamlaris and FKs. The first achievement of the advocacy was the Supreme Court's verdict directing government to form law against Kamlari system in 2006. It was a milestone in the movement against Kamlari system, which facilitated in engaging with the government to formulate various policy measures gearing towards the emancipation of Kamlaris. Later in 2009, Dang was announced as 'Kamlari-free district'. In the same year (2009), the government had agreed to allocate budget for the education of the FKs. Another achievement was the approval of the Guideline for Education of the FKs by Ministry of Education in 2011, which had also included 25 percent increase in the government budget for scholarship and hostel management, making it a total of Rs. 200 million. In 2013, the 10-point agreement was made between the Struggle Committee for Kamlari Practice Abolition and the Ministry of Women, Children and Social Welfare regarding abolition of Kamlari system, rehabilitation of rescued Kamlaris, distribution of identity cards, and providing justice and compensations to dead and disappeared Kamlaris. As a result, in the same year (2013), the government had made announcement of abolition of the Kamlari system making the Kamlari system illegal officially in the country. This was the biggest achievement for the project as well as for all the stakeholders who supported this mission. The project had also succeeded in cash compensations release by the government in 2013 to the families of Shrijana Tharu and Meghi Tharu who died during their days as Kamlaris in their employers' house. In 2015, the government had developed a comprehensive rehabilitation guideline for effective implementation of the budget allocated for the rescued Kamlari girls. Another important outcome of the advocacy initiative was government's decision in 2017 to distribute identity cards to all the former Kamlaris, which has helped them to receive the special facilities allocated by the government for the FKs.

In the rescue and rehabilitation of FKs, NYF had collaborated with a number of organizations. The prominent among them were Social Welfare Nepal (SWAN), Help Society Nepal (HSN), Backward Society Education (BASE), Freed Kamaya Women Development Forum (FKWDF), and National Social Welfare Association (NNSWA).

3.2.3 Education Supports

Education supports program was well designed and successfully implemented. The education program was helpful in holistic development of FKs and also to protect them from re-entering to indentured servitude. The rescued Kamlaris were enrolled for school education with scholarships from NYF, Room to Read (RTR), and PLAN Nepal till 2010. Government had started to disburse the scholarship fund for FKs only from 2011, though the budget was allocated one year ago in 2010.

Enrolling FKs in short term bridging courses (3 months) for intensive coaching with multi grade teaching techniques before their admissions to regular government schools was well-thought-of approach. This had enabled them to prepare for entering to the formal school. The bridging courses were provided through 25 educational centers established in the five project districts. Those who did not qualify short term bridging courses (3 months) were further

admitted in the long-term bridging courses of another 3 months. Special coaching classes were arranged for the FKs who were unable to attend bridging classes due to distance problems.

Apart from school fees, the provision of uniform, school supplies, and daily necessities such as toothpaste, tooth brush, and soap had served as an additional incentive for the FKs to regularly attend school. Providing note books imprinted with the slogan 'Don't sell your daughters- educate them' was effective for awareness raising against Kamlari system. Likewise, the parentless or homeless FKs were provided accommodations in six hostels in the five districts. Moreover, they were also provided free medical services for the treatment of minor illness and in some cases for major illnesses while in schools.

The number of FKs who had attended schools and colleges by years is presented in the Table 3.1. The largest number of FKs (7,330) attended schools was in 2010, and the number of FKs had remained large, in the range of 5,000 to 7,000 till 2014, and then declined to around 2,500 from 2015 and onwards. The various supports provided by the project for retention of the students in the school was a praiseworthy accomplishment.

Table 3.1: Number of FKs Who had Attended Schools and Colleges by Years

	No. of FKs Who had Attended Schools and Colleges			
		Basic Level	Secondary Level	College Level
Years	Total	(1-8 Class)	(9-12 Class)	(Bachelor, Master)
2009	1,524	NA	NA	NA
2010	7,330	NA	NA	158
2011	7,118	5,560	1,545	13
2012	5,788	5,457	296	35
2013	5,871	NA	NA	NA
2014	5,356	2,683	2,616	57
2015	2,841	2,231	445	162
2016	2,757	819	1,816	129
2017/18	2,587	692	1,714	181
2019	2,319	NA	NA	NA

Source: Compiled Progress Report, NYF, 2002-17, and 2019; NA = Not Available

Despite their weak educational base and adverse experience as Kamlaris during their formative years, their performance in School Leaving Certificate (SLC) exam was encouraging, almost at par with the national average. However, in some years (2012-14), their performances in SLC had lagged behind the national average (Table 3.2).

Table 3.2: Performance of the FKs in SLC Examination

	No. of FKs		Percentage of FKs	National Average
	Appeared in SLC	No. of FKs Passed	Passed in SLC	Pass Percentage in
Years	Exam	in SLC Exam	Exam	SLC Exam
2007	3	2	67	63.7
2008	23	8	35	68.4
2009	72	45	63	64.3
2010	98	52	53	55.5
2011	253	103	41	47.1
2012	526	108	21	41.5
2013	477	30	6	43.9

2014	720	141	20	47.4
	, _ 0			

Source: Updated Field Report, NYF, 2019; NA = Not Available

About Three to Nine percent FKs had dropped out from the schools (Table 3.3). However, in view of their coming from disadvantaged group, this figure should not be considered significant. The main reasons for their dropouts were early marriage and lack of interest in school education.

Table 3.3: Dropout Rate of the FKs from Schools

	No. of FKs Admitted in	No. of Dropout Freed	Percentage Dropouts of
Years	the Schools	Kamlari in the Schools	Freed Kamlari
2007	1,246	41	3.2%
2008	1,683	83	4.9%
2009	1,601	152	9.4%
2010	7,330	234	3.1%
2014	5,390	481	8.9%

Source: Compiled Progress Report, NYF, 2002-17

Although the government scholarship was the major incentives for the students to attend the school, some school teachers in key informant interview reported that scholarship amount was not adequate to pay for school uniform, stationaries, and other necessities, resulting in dropouts of some students. With free education in school, the government has provided scholarship of Rs. 1,500 for class 1-8 and Rs. 1,800 for class 9-10 annually.

The project supports to the siblings of Kamlaris and former Kamlar boys in Bardiya from 2006-15 was worth appreciating intervention, and was an additional achievement of the project, though only in one project district. Table 3.4 presents the number of siblings of FKs and former Kamlar Boys who had attended schools with NYF supports.

Table 3.4: Number of Siblings of FKs and Former Kamlar Boys Who had Attended Schools with NYF Scholarships

Years	No. of Siblings of FKs Who had Attended Schools	No. of Former Kamlar Boys Who had Attended Schools
2006-9	200	NA
2010	NA	NA
2011	163	513
2012	163	513
2013	131	462
2014	NA	NA
2015	105	236

Source: Compiled Progress Report, NYF, 2002-17; NA = Not Available

School Infrastructure Development

Infrastructure supports was an important intervention that helped address the problem of physical facilities in the schools where a large number of FKs were enrolled. The infrastructure supports provided by the project included classroom construction, toilet construction, drinking water supply, and furniture. Table 3.5 presents the infrastructure and teachers supports to the schools by years.

Table 3.5: Infrastructure and Teachers Supports to the Schools by Years

Years	Infrastructure and Teachers Supported to the Schools	Districts
2004	8 classrooms in 2 schools, 2 toilets in 1 school, 2 drinking water tanks in 2 schools, furniture in one school, 2 teachers in 2 schools	Dang
2005		Т.
2005	9 classrooms in 4 schools, furniture in 2 schools, 2 teachers in 4	Dang
	schools	
2006	20 classrooms in 8 schools	Dang
2007	8 teachers in 7 schools	NA
2008	2 classrooms in 2 schools	Dang
2009	4 classrooms, 2 teachers in 2 schools	NA
2010	12 classrooms	Bardiya (4), Kailali (6),
		Kanchanpur (2)
2014	6 classrooms	Dang

Source: Compiled Progress Report, NYF, 2002-17; NA = Not Available

3.2.4 Vocational Training

The interventions of vocational trainings seemed to be carried out effectively. The vocational training had not only opened up a wide range of opportunities for employment for the FKs but also enabled them to generate income from self-employment. This had helped to build the FKs' confidence and empower them to be self-sufficient and successful.

A total of 2,747 (about 20%) FKs and their siblings were provided vocational and technical trainings during the project period. Of them, 2,275 FKs and their siblings had received the training with NYF support, while 472 of them received with government and others supports (Kamlari Program Overview, NYF, 2019). This was a significant achievement of the project. With the purpose of improving their livelihood skills, the vocational trainings were mainly targeted for the FKs whose performance in formal education was not very well or who were not interested to attend school because of their 'overage'.

In the initial years, many FKs were trained in sewing and stitching. But later, when the trained FKs could not find employment, trainings were provided in marketable fields with high demand or opportunities for employment such as junior engineering, computer technology, Community Medical Assistant (CMA), health care, dress making, cosmetology, cooking, and poultry farming. A few were also trained on screen print (stamp making, printing visiting card). This was an excellent example of flexible and innovative approach adopted by the project.

The usefulness of the changed subjects of vocational training was also substantiated by the findings of this evaluation. In the interview with the FKs who had received vocational training from the project, 73 percent reported that the vocational training was 'very useful' to 'somewhat useful' for employment/self-employment. However, about one-fifth (19%) of them said that the vocational training was 'not useful', for employment/self-employment. This indicates that there is scope for further improvement in the vocational training/technical education.

3.2.5 Income Generation Activities

The income generation activities were largely successful to increase household income of the families of FKs through livelihood diversification. The goats and piglets distributed to the family of rescued Kamlaris, in order to compensate for the wages of their daughters' earning of a year, had served as incentives for income generation. This had proved to be an effective strategy of the project to receive parents' supports in emancipation of Kamlari. Apart from providing the goat or piglets, parents were also oriented on improved method of raising livestock including animal health care. In addition, the mothers were linked with micro credit program (saving and credit groups/ cooperatives) run by Society Welfare Action Nepal (SWAN), a local NGO to help develop the habits of savings and also to help run micro businesses with credit on reasonable interest rate. This was well-planned and comprehensive approach for income generation support adopted by the project.

Another innovative intervention of the project in income generation was distribution of henna (*Mehndi*) plants to 321 rescued Kamlaris with the funding support of Art Venture, a Singapore based organization. Many FKs were reported to be successful to benefit and earn good income from plantation, production and sale of henna. The project had also sent two persons (one NYF motivator and another Freed Kamlari) to visit Rajasthan, India to observe henna plantation and processing.

Cooperatives

From sustainability perspective, the project had promoted cooperatives for economic empowerment of the FKs. Forty-two cooperatives and 14 saving groups were established with a total of 12,168 members in the project districts. This was a remarkable accomplishment of the project. The project supports included registration of the cooperatives, office set up, capacity building on cooperative management, and establishment of revolving fund. The total capital of 42 cooperatives was Rs. 92.5 million, which included deposits of the members and the revolving fund provided by the project. NYF had initially provided a revolving fund of Rs. 6.3 million to the cooperatives to offer low interest loans to the FKs and their families.

Analysis of financial performance of these cooperatives had shown mixed results –some had good performance, while other need further supports for their improvement.

The data of the last three years (2016–19) of the 42 cooperatives indicated that the credit-to-deposit ratio was in declining trend (Table 3.6). The ratio was 81.2 percent in 2016-17, which was declined to 78.7 percent in 2017-18, and further declined to 68.4 percent in 2018-19. The credit-to-deposit ratio of the last year (2018-19) was a matter of the concern, which was much lower than the ideal ratio of 80 percent to 90 percent.

Table 3.6: Credit-to-Deposit Ratio of the 42 Cooperatives Supported by the Project

Ratio	2016-17		201	7-18	2018-19	
Katio	Number	Percent	Number	Percent	Number	Percent
95-100%	5	11.9	6	14.3	0	0.0
85-94%	17	40.5	11	26.2	7	17.5

Average (%)	81.2		78.7		68.4	
Total	42	100.0	42	100.0	40	100.0
84% & below	20	47.6	25	59.5	33	82.5

Source: Project Progress Report, NYF, 2019

Table 3.7 presents profit-loss of the cooperatives supported by the project for the last 3 years. The average profit was slowly in increasing trend over the period of last three years. The average profit was Rs. 54,736 in 2016-17, which was marginally increased to Rs. 54,994 in 2017-18, and moderately increased to Rs. 74,275 in 2018-19. In all the three years, four cooperatives were constantly in loss.

Table 3.7: Profit-Loss of the Cooperatives Supported by the Project

Amount of Profit or	2016-17		201	7-18	2018-19	
Loss	Number	Percent	Number	Percent	Number	Percent
Loss	4	10.5	4	9.8	4	10.5
1- 50,000	21	55.3	23	56.1	17	44.7
50,001-100,000	7	18.4	6	14.6	7	18.4
Over 100,000	6	15.8	8	19.5	10	26.3
Total	38	100	41	100	38	100
Average (Rs.)	54,736		54,994		74,275	

Source: Project Progress Report, NYF, 2019

Although the number of cooperatives with defaulters had declined from 21 in 2016-17 to 14 in 2018-19, the average number of defaulters per cooperative had increased from 2.4 in 2016-17 to 5 in 2018-19. There were consistently 40-41 loan defaulters in these cooperatives over the last three years (2016–19) (Table 3.8).

Table 3.8: Number of Defaulters of the Cooperatives Supported by the Project

No. of Defaulters	2016-17		2017-18		2018-19	
No. of Defaulters	Number	Percent	Number	Percent	Number	Percent
0	20	48.8	22	53.7	26	65.0
1-5	19	46.3	16	39.0	11	27.5
6 or more	2	4.9	3	7.3	3	7.5
Total	41	100.0	41	100.0	40	100.0
Average (No.)	2.4		4		5	
No. of Cooperatives with Defaulters	2	1	21		14	

Source: Project Progress Report, NYF, 2019

The data of the last three years indicate that average default amount per cooperative had declined to Rs. 54,800 in 2017-18 from Rs. 88,162 in 2016-17; however, this had again increased to Rs. 60,757 in 2018-19 (Table 3.9).

Table 3.9: Default Amount of the Cooperatives Supported by the Project

Default Amount (Rs.)	2016-17		201'	7-18	2018-19	
Default Amount (Ks.)	Number	Percent	Number	Percent	Number	Percent
Below 25,000	7	32.0	6	30.0	6	43.0
25,001-50,000	5	23.0	5	25.0	2	14.0
50,001-100,000	7	32.0	6	30.0	3	21.0
Over 100,000	3	14.0	3	15.0	3	21.0
Total	22	100.0	20	100.0	14	100.0
Average Default Amount (Rs.)	88,162		54,800		60,757	

The above analysis indicates that, despite increase in the total capital and the number of members of the 42 cooperatives, some indicators did not look promising. This suggests the need for further supports from the project for the strengthening of the cooperatives.

3.2.6 Organizational Development and Capacity Building of Local Organizations

The intervention of organizational development and capacity building of local organizations was largely a success. In order to empower the victim girls themselves to lead the anti Kamlari movement and their rehabilitation, FKs Development Forum (FKDF) with its Central Office in Dang was established in 2010 bringing all the FKs into a common network, with assistance and guidance from NYF. This was a well-thought-of strategy and one of the important accomplishments of the project.

Support to FKDF to have its own website helped to promote and advocate its cause and to communicate its activities and achievements to the stakeholders and the interested people. FKDF has district offices in all the five project districts, with members of 7,000 FKs. There are 24 committees of FKDF formed at local levels (rural and urban municipalities) to increase its outreach activities.

Capacity building of local organizations was crucial for the sustainability of the project interventions and their outcomes. Series of trainings, orientation sessions, seminars and exposure visits were conducted for capacity building for the members of the FKDF, cooperatives, local youth clubs, child clubs, and *Badhghar* committees. The trainings were focused on the issues of human rights, child rights, organizational capacity building, cooperative management, finance/accounting and legal orientations.

The project had also supported SWAN and Help Society Nepal (HSN) for its organizational development and jointly implemented rescue and rehabilitation of Kamlaris. The successful awareness campaigns during Maghi festivals were joint effort of NYF and SWAN.

3.2.7 Psychological Counseling

Psychological Counseling program was very successful at helping the former Kamlaris rebuild their lives and boost their confidence by overcoming the trauma caused due to the abuse inflicted on them as child slaves. The counseling services included individual counseling, group counseling, monthly support group meetings, orientations, and visits to the house, schools and hostels where the girls were residing. Over 150 FKs were trained as peer counselors, and 3,000 FKs of the five project districts had benefitted from peer counseling and support group program (Kamlari Program Overview NYF, 2019). This was an important achievement of the project.

The program had also played a vital role in preventing early marriages among the FKs through awareness programs, orientations, discussions, radio programs, street dramas, individual counseling and group counseling. The technical support for the psychological counseling program was provided by the Ankur Counseling Center of the project.

The usefulness of the counselling was also supported by the findings of this evaluation. An overwhelming majority (81%) of FKs reported that the counseling session was 'useful' followed by 15 percent 'very useful', and four percent 'somewhat useful'.

3.2.8 International Awards and Participation in the International Forums

The project had been successful to internationalize the issues of Kamlaris. In recognition of the Kamlari Free Movement, the leaders of the FKs and the project staff were honored with a numerous international and national award. This was an unexpected, but a significant achievement of the project. The list of the 10 international and national awards received is presented in the Table 3.10.

Table 3.10: International/National Awards Received

SN	Recognitions/Awards	Year	Organizer/Venue	Recipient/s
1	Women in the World	2011	International Women day	Suma Tharu, Room to
			Celebration in USA	Read
2	Women Have Two Wings Award	2013	Women Have Two Wings,	Urmila Chaudhary, FKDF
			USA	
3	Youth Courage Award	2013	Malala Day Celebration,	Urmila Chaudhary, FKDF
			United Nations Office, UK	
4	Global Ambassador of Because I	2013	UN/Plan International,	Urmila Chaudhary, FKDF
	Am a Girl		USA	
5	Best Award of Youth Dang	2014	Tribhuvan Nagar JCI,	Urmila Chaudhary, FKDF
	District		Dang	
6	Youth Leadership Award	2014	Rotary Club of Patan,	Dil Kumari Chaudhary,
			Lalitpur	FKDF
7	Theodor Haecker, International	2017	Esslingen, Germany	Urmila Chaudhary, FKDF
	Human Rights Award			
8	Alice Salomon Award	2018	University of Applied	Urmila Chaudhary, Sunita
			Science, Berlin, Germany	Chaudhary, FKDF
9	Freedom from Fear Award	2018	Roosevelt for Freedom	Urmila Chaudhary, FKDF
			Foundation, Netherlands	
10	Asoka Fellowship Award	2006	Global Ashoka, Bangalore	Man Bahadur Chhetri,
			India	NYF

Likewise, a number of FKs had received opportunities to participate in various international forums with project supports. This was also worth appreciating activity of the project. FKs had participated in 15 international forums to share their experiences (Table 3.11).

Table 3.11: Participation in the International Forums

SN	Title	Year	Sponsor	Participant/s
1	Autobiography launch in Germany	2011	Plan International	Urmila Chaudhary
2	Situation of Girls and Women of	2012	Oslo Freedom Forum Norway,	Urmila Chaudhary
	Nepal in Norway		and Plan International	
3	International Day of the Girls Child	2012	UNDP, Plan International	Urmila Chaudhary
	(October 11) celebration in USA			
4	International Day of the Girls Child	2012	Plan international	Bishnu Chaudhary
	(October 11) Celebration in Spain			
5	Experience Sharing Visit	2014	Hong Kong/NYF	Manjita Chaudhary,
				Krishna Chaudhary
6	Experience Sharing/Interaction with	2015	Plan International	Bishnu Chaudhary
	College and University students of			
	Germany			
7	The Girls International Day in France	2015	France Government / Plan	Urmila Chaudhary
			International	

SN	Title	Year	Sponsor	Participant/s
8	Experience Sharing of Role Model	2015	Girls Raising	Suma Tharu
	Girls in Dubai			
9	Human Rights Day Celebration in	2015	The Netherland Government/	Urmila Chaudhary
	The Netherland		Plan International	
10	Experience Sharing of Role Model	2016	Girls Raising	Suma Tharu
	Girls in Mumbai, India			
11	Urmila's Documentary Screening in	2016	Susan Gluth, Film Director,	Urmila Chaudhary
	Germany		Germany	
12	Experience Sharing Visit in	2018	Luxembourg Government	Urmila Chaudhary/
	Luxembourg			Dil Kumari Chaudhary
13	Experience Sharing Visit in Bali,	2018	Asian Forum for Human	Manjita Chaudhary
	Indonesia		Rights, Bali, Indonesia	
14	Experience Sharing Visit in Berlin,	2018	Justice Program, Berlin,	Urmila Chaudhary/
	Germany		Germany	Manjita Chaudhary
15	Experience Sharing Visit in Sri	2019	Amnesty International Asia	Urmila, Chaudhary,
	Lanka		Region Office of Sri Lanka	Deepa Chaudhary

3.3 Efficiency

In a typical development agency supported program in a particular sector (say agriculture) in a particular geographical area of the country (say western Terai districts of Nepal) first a detailed study of agriculture in the area would be carried out to identify the problems, potentials and interventions needed. Then a pilot project would be designed for implementation. On the basis of experience of the pilot project and lessons learnt a multi-year program would be designed for funding and eventually after approval of the decision makers, the program would be implemented.

The Kamlari program of NYF, however, was implemented in a totally different way. It was an evolving program. The activities of this program were determined annually as per the evolving needs of the rescued Kamlaris and their families. Although, such a flexible program has advantages like being very responsive to the needs of the beneficiaries without much delay, there is also danger of activities not being well thought out and not very cost effective.

This study examined the cost-effectiveness of the program on the basis of annual budget figures (see Annex 2 for details) provided by NYF. The budget figures provide the

value of expenditures in all years was calculated at 2018/19 prices using an average of six percent inflation rate. The total expenditure in 20 years at 2018/19 prices amounts to about Rs. 357.14 million.

Spending a total of Rs. 357.14 million (at 2018/19 prices) over 20 years the program achieved the following major outcomes:

- Rescued 12,932 Kamlaris.
- Awareness campaign on child rights and against Kamlari system reaching about 40,000 people
- Helped FKs set up 42 cooperatives with a membership of 12,168 (47% of all FKs). As of June 2019, 6,229 cooperative members had received loans from these cooperatives.
- Helped FKs get an average of 8 years of education (i.e. at least 103,456-person years of education including 22,205 person years of higher education).
- Provided infrastructure support to schools where FKs were enrolled. In total 61 classrooms and other infrastructures such as toilets were built in these schools.
- Provided 2,275 FKs with vocational or technical training.
- Helped FKs in establishing their own organization, the Freed Kamlari Development Forum (FKDF) and provided management support to FKDF.
- Established a revolving fund of Rs. 10 million at FKDF to provide support to FKs in starting their own business/enterprises.
- Trained 150 peer counsellors and provided psychological counselling services to about 3,000 FKs suffering from different kinds of trauma.
- Provided training to 4,000 FKs in various areas such as leadership, cooperative management, organizational development, entrepreneurship, etc.

The process of rescuing a Kamlari involved awareness raising activities, organizing a rescue team (consisting of local administration officials, social activists, media persons, NYF supported organization person, etc.), transporting the rescued FK back to her home, providing economic incentive (goat/piglet) to compensate for the earning of the FK, making legal aid available where needed and providing bridging education to enable FKs to get back to school, and providing a traditional Tharu dress and some toiletries to FKs. Thus, cost of rescuing a Kamlari would be much more than Rs. 10,000 at 2018/19 prices. At this rate the total cost of rescuing Kamlaris alone would amount to nearly Rs. 130 million.

Another important achievement is enabling FKs obtain 103,456 person years of formal education including 22,205 person years of higher education. Before 2009 the program was bearing most of the education cost. However, after 2009 the government began allocating specific budget to support FKs' education. Nonetheless, the program continued supporting FK education, especially for FKs who did not have parents to look after.

Even if the whole cost of program is considered (Rs. 357.14 million at 2018/19 prices) as the education expenditure, the per person year cost of education comes to Rs. 3,452 at 2018/19 prices which is quite low.

In addition to rescue of 12,932 Kamlaris and their education, there are so many other significant outcomes of the program. In view of the achievements and the total cost of program for last 20 years, the program must be considered a very cost-effective program. An

earlier evaluation (New ERA, 2010) of the program had also considered this program as very cost-effective program.

One significant aspect of this program is provision of psychological counselling to FKs who needed counselling. This is a unique aspect of this program which can provide lessons to other similar programs. Moreover, the concept of providing counselling services through trained peer counselors is an innovation which is a very cost-effective way of making counselling services easily available to FKs.

3.4 Impact

There were 232 FKs interviewed in total and data analysis is done for overall data with details of data disaggregated by category of rescue groups 1, 2 and 3 provided in the annex. Group 1 refers to those rescued in 2000 – 2008, Group 2 to those rescued in 2009 – 2013, and Group 3 to those rescued in 2014 – 2018². Wherever relevant, group wise disaggregated data is referred to in the analysis in sections below. Overall, as the data demonstrates, the FKs have an improved living status compared to before when they were Kamlaris and also compared to the national average for selective indicators. For example, FKs have higher levels of literacy and age recommended immunization for their children. They also demonstrated positive outlook on life, making efforts to move beyond the traumatic teens, which was generally the time when they were rescued.

3.4.1 Social

Twenty-two aspects of impact clustered in five key topics of living conditions, education/ training, health and demography, empowerment/decision making and psychosocial have been assessed in the "social dimension". The information about these aspects have been collected from interviews and FGDs with FKs (henceforth FKs) besides from some general observation on part of the field researchers during the field work.

3.4.1.1 Household Demography and Living Conditions

To break the initial ice, FKs were at the start asked some basic demographic information about their family size, food security, source of energy used for cooking, assets owned, dwelling type, access to sanitation among a few others. These were then followed by questions related to personal demographics such as their age when sent as a FK, duration they worked as a Kamlari, and age at rescue from Kamlari.

The mean family size was 6.32 which is higher than the national average of 4.6 (Annual Household Survey, 2015/16). Percentages of family size disaggregated by number of members is in the given table.



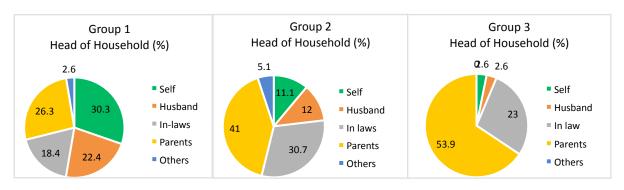
² The Gregorian years mentioned correspond approximately to the Nepali years of rescue.

The earlier the rescue year, the older the FK from Group 1 and more likely for her to be of the age where she could head her own household or old enough that the elders had passed away leaving the FK and/or her husband as next in line to head their households.

Otherwise, FK's parent or in-laws and husbands were more likely to be household heads.

Head of	Self	Parent	In laws/Husband
Household	(15.9)	(38.3)	(39.2)

Figure 2: Head of Households of FKs By Groups 1, 2 and 3

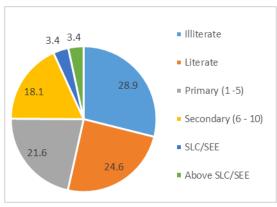


However, conversations with FKs during the pretest indicated changing traditions wherein married FKs did not always live in joint or extended families with their in-laws and married or unmarried siblings of their spouses as was customary in the Tharu community in the past. Married FKs were found living separately from in-laws in nuclear households along with their spouse. During the pretest, FKs also mentioned cases of other FKs who were living separately from their spouses, often with their children. These changing socio-demographic trends could be the reason for a high percentage of responses of "self" being the household head. Many of those who have been most recently rescued may still be unmarried hence living with their parent/s or married and living with their in-laws.

When it came to literacy rates, overall less than a tenth of the household heads had education levels of class ten or more. More than a quarter were illiterate, but then almost a quarter reported the household head was literate.

When disaggregated by rescue years (see table below) then a certain pattern emerged. The earlier the rescue years, the lower was the percentage of illiterate household head and the higher the percentage of literate and those with secondary level education.

Figure 3: Education Level of Household Head (%)



Literacy Level of Household Head (%)

Illiterate	Literate	Primary	Secondary	SLC/SEE	Above SLC
		(Class $1-5$)	(Class $6 - 10$)	(Class 10 passed)	
(28.9)	(24.6)	(21.6)	(18.1)	(3.4)	(3.4)

When it came to food and its production, almost four out of five (78.9%) FKs interviewed reported land cultivation by their household. Overall, the production from cultivated land was sufficient for 10 months or more for about 75 percent of households cultivating land. When disaggregated by year of rescue, comparatively more from Group 1 as compared to other groups reported between 10 - 12 months. FKs from Group 1 had full range of support of NYF and by virtue of being rescued earlier, benefited from different program interventions. FKs from Group 2 were mostly rescued after 2009 and FKs from Group 3 were mostly rescued after 2014. Given the shorter duration of program support, FKs in Groups 2 and 3 did not receive as much. Consequently, FKs of Group 1 had more time for impact to occur than other groups.

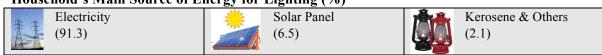
Table 3.12: FKs Reporting on Food Security by Group 1, 2 and 3 (%)

Groups	Less than 3 months	3 – 6 months	7 – 9 months	10 – 12 months	> 12 months
Group 1	1.7	8.6	5.2	44.6	39.7
Group 2	2.1	18.0	6.4	34.0	39.4
Group 3	3.4	27.6	6.9	37.9	24.1
All FKs	2.2	16.6	6.1	38.1	37.0

In response to the question about the household's main source of energy for lighting, FKs mentioned electricity and solar panels. While electricity was an expected response, solar panels or "off the grid" energy source was not.

This opens up an interesting area for further research, exploring aspects of informed options, access and perceptions about use of solar energy. Kerosene, used more by poorer households in general, was more likely to be reported as a main source of energy for lighting for those rescued in recent years. None of those in Group 1 reported kerosene used for lighting.

Household's Main Source of Energy for Lighting (%)



When asked about the source of energy used for cooking, three major categories could be discerned. Firewood is still the most widely used fuel.

Table 3.13: Household's Source of Energy for Cooking

Groups	Firewood	LPG	Biogas	Others
Group 1	52.6	40.8	5.3	1.3
Group 2	66.7	19.7	13.7	0.0
Group 3	89.7	5.1	2.6	0.0
All FKs	65.9	24.1	9.1	0.8

Cost of a cylinder of LPG gas is comparatively higher than biogas or firewood. Hence use of LPG for cooking can indicate having achieved a certain socio-economic level. Use of firewood is reported higher among most recently rescued FKs compared to those rescued earlier.

When it came to consumer durables, most FKs owned a cycle – which is a popular mode of travel in the Tarai (plains region of Nepal), and increasingly used by students to commute to

school and back. Almost all owned a mobile and over a third owned a television. With the multifunctional mobile allowing radio access, the low percentage of radio ownership is not surprising.

Figure 4: Consumer Durables Owned by FK and FK's Family

Radio (8.2)	Television (37.9)	Cycle (86.6)	Motor cycle (14.7)
Landline (0.4)	Mobile (99.1)	Computer (4.7)	Tractor (3.4)

When it came to the type of dwelling, overall 14 percent FKs reported use of local materials for roofing such as thatch and Khapda, more than 50 percent FKs had galvanized sheet roofing (photo, right), and others had roofs constructed with tiles and cement. Earthen/mud flooring was commonly reported along with mud walls (photo, right).

Figure 5: Roofing Type in FK's House (%)

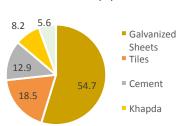


Figure 6: Flooring Type in FKs House (%)

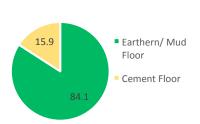


Figure 7: Wall Type in FK's House (%)



Roofing of galvanized sheets are considered an indicator of improved socio-economic status as are cement floors and brick/cement walls (photo, left) compared to thatch roofs. Roofing using thatch and Khapda are less weather resistant thus may require periodic re-thatching otherwise it may only offer minimal protection from the elements. Cement flooring is considered as an "improvement" upon earthen/mud floors in terms of offering better protection from the elements as well as from mice and snakes. Type of the wall in a house is an indicator of affluence with those who can afford to, having brick or cement walls constructed compared to bamboo or mud walls.



Field Researcher Rup Skhika Chaudhary conducting an FGD with Parents of FKs in one of the FKs newly constructed cement and brick house

When it came to sanitation, over 90 percent FKs had access to sanitation within their homes, while 9.5 percent FKs did not have the facility at home.

The households of FKs rescued earlier were more likely not to have the facility in their homes which could reflect the more traditional convention of not having sanitation facilities

within the premises as it would be considered "polluting" for religious and cultural reasons. FKs rescued more recently in 2014 - 18 were more likely to have sanitation facility within the home compared to those rescued earlier.

3.4.1.2 Education/Training

Most of the FKs were of school going age when sent to work as a Kamlari. Many of the FKs when rescued, were still within the school going age. While promised opportunities for education by the families who kept them as Kamlaris, many FKs were, however, deprived of an opportunity for education.

On reviewing the Annual Reports and other documents provided by NYF, it is clear that education intervention was a key program component of NYF, and can be considered as the program entry point for rescued FKs as well as a keystone for FK's subsequent empowerment.

During the interview FKs were asked if they were literate, if currently studying, if they had any vocational education or vocational training, the level of education they had completed, and whether or not their children (wherever applicable) were enrolled in school. Also asked was the perception of the Kamlari about the scholarship she received to enable her to study. About 22.4 percent FKs said they were



A public school where many FKs like the FK being interviewed by Field Researcher Rita Chaudhary at right are enrolled.

currently studying, and mostly in government or public educational institutions. About 30 percent FKs had completed grade ten.

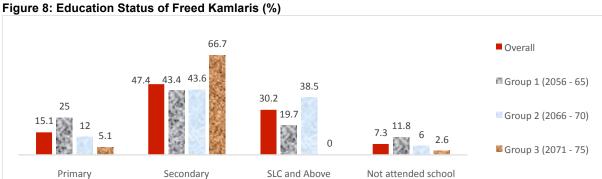
The proportion of those currently attending school was higher among the most recently rescued FKs of Group 3 which is expected as they are younger and of school going age.

Overall, literacy rate among FKs were very high, even higher than the national average. This is mainly due to NYF's emphasis on FKs education after rescue.

Table 3.14: Literacy Level and Other Educational Information of FKs (%)

	Literacy		Type of Educational Institution for FKs Currently		
	Rate	FKs	Studying/Atto	ending School	
	Among	Currently	Government/		
Groups	FKs	Studying	Community College	Private/Institutional	
Group 1	100.0	6.6	80.0	20.0	
Group 2	94.8	22.2	95.8	4.2	
Group 3	97.4	53.8	100.0	0.0	
All FKs	97.0	22.4	96.0	4.0	

Most of the FKs who were interviewed had completed some level of secondary education, and some had completed even their SLC examination and above.



About 42 percent of FKs said they had received vocational training/technical education. About 33.2 percent had completed it and 9.1 percent received it but did not complete. More had received vocational training than technical education.

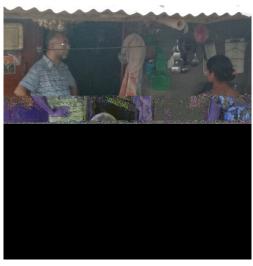
Table 3.15: FKs who Received Vocational Education and Technical Education (%)

Groups	Received Vocational Training	Received Technical Education
Group 1	82.9	17.1
Group 2	64.7	35.3
Group 3	90.0	9.1
All FKs	74.2	25.8

Vocational education and Technical education provided FKs with the skills for improving their access to economic opportunities, particularly self-employment.



Samira, a FK, standing in front of her roadside tea house that she opened after receiving vocational skills training provided by NYF/FKDF on how to prepare snacks



Samira in interaction with Dr. Shibesh C Regmi. New ERA pre-test and evaluation team

In the village of Rapti Sonari for example, one of the FKs was using the learning and skills acquired from a vocational training to open up a small roadside tea house. Initially she alone, and later, her kitchen helpers prepared snacks for local laborers. If ordered in advance, a full meal would also be prepared. Most of the customers were laborers involved in the construction business such as roads or buildings. Earlier she used to earn up to Rs. 1,500 on a busy day during the busy season. After deductions for expenses she would pocket about Rs. 1,000. Now with labor outmigration of the young males who comprised most of the customers, her earnings have almost halved, but it is still providing her with a cash income.

For some of those FKs who were too young to be learning vocational skills and/or were going to school, their parents were provided an opportunity by NYF to learn about how to operate a small business. One such mother (photo, right) had availed of this opportunity, set up a small eatery in a rented outhouse, and was able to pay for her daughter's education and family expenses using the earnings from it. The father (photo, far right) also helped out and was responsible for collecting the payment the customer made for the



meals. He had also purchased a calculator which he said made it easier to calculate and to "talk via the calculations" for those travelers who could not converse in Tharu language when they wanted to know how much to pay for the meal they had eaten there.

During discussions with NYF, a mention was made of "program adaptability" as epitomizing "learning by doing" principle and responding to emerging needs of FKs, as well as success in mobilizing state involvement. The data on scholarship seems to reflect this statement, with those in rescued in recent years reporting receipt of scholarship in higher numbers than in earlier years, which was high as well. Overall, 51.7 percent FKs said the scholarship they received was very useful, and that they could not have studied without it. The data disaggregation by groups indicates an interesting pattern.

Table 3.16: FKs Receiving Scholarship and the Source of Scholarships

	FKs Who Received	Organization/Individual Providing Scholarship*				
Groups	Scholarship	NYF/FNC	FKDF*	Government	Others	
Group 1	84.2	93.8	6.3	0.0	0.0	
Group 2	88.0	54.9	29.4	14.7	1.0	
Group 3	94.9	18.9	48.6	32.4	0.0	
All FKs	87.9	60.6	25.6	13.3	0.5	

*FKs were found identifying more closely with FKDF or NYF or FNC depending upon the district they were from. As the NYF scholarship funds were routed via FNC (in early years of the program) and/or FKDF (in later years), the FKs were more familiar with these organizations rather than NYF.

Plan International was one of the few I/NGOs which provided support to local organizations such as SWAN, FKDF, and NNSWA for supporting scholarships for FKs. Based on the information provided by NYF, an estimated 15 percent of the FKs from Dang, Kailali and Kanchanpur districts received scholarships from Plan International. Similarly, Room to Read also provided scholarship support from which an estimated 10 percent FKs from Bardiya and Banke have reportedly benefited.

An interesting trend is discernible from the response to the question on usefulness of the scholarship. For those FKs receiving scholarship from NYF/FNC/FKDF the degree of usefulness was much higher. The shift to government scholarship for FKs rescued in later years has a gradual dip in the response "highly useful" and an increase in the response categories of "useful" and "somewhat useful". These responses are probably indicative of,

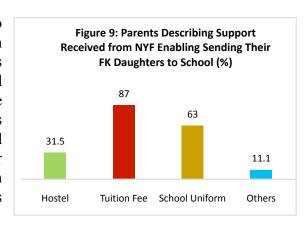
and highlight NYF's effectiveness in disbursement and management of the scholarship provisions in the program for FKs.

NYF's gradual withdrawal from the forefront and the handover of the scholarship disbursement responsibilities to FKDF although NYF continued the funding is also reflected in the data. That the handover was effective is noticeable in the increasing number of responses about FKDF providing the scholarship when moving from Group 1 to Group 3.

Table 3.17: FKs Perception of the Degree of Usefulness of the Scholarship They Received

	Degree of Usefulness of the Scholarship					
	Very Useful: Could not					
Groups	have studied without it	Useful	Somewhat Useful			
Group 1	87.5	12.5	0.0			
Group 2	53.4	41.7	4.9			
Group 3	24.3	67.6	8.1			
All FKs	58.8	37.3	3.9			

An interesting aspect of FKs going to school to study was the spill-over effect on other children in the family. About 61 percent of the parents of FKs said yes, when asked if they had started sending their son to school/college because they had sent their FK daughters. The parents interviewed were also able to recall and describe the assistance given by NYF to their FK daughter's education, and which encouraged the parent to send their daughter/s to school once rescued.



3.4.1.3 Health and Demography

An area of concern was the age at marriage of FKs together with an associated concern of the age at which a Kamlari became a mother.

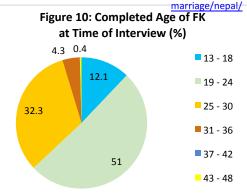
Did the age at marriage and first delivery reflect national trends or was it different? Were their children immunized as per age recommended immunizations? Did the data collected support general literature findings on these topics of concern?

The youngest FK had just entered her teen years and the eldest was 48 years at the time of the interview. There were no FKs between the ages of 37 to 42 who were interviewed. The mean age of the FKs at the time of interview was 23.34 years. The FKs who were most recently rescued (2014 - 18) had the mean age of 18.54. The mean age of

A 2017 World Bank study estimates about 40% of Nepalese girls are married before their 18th birthday and 7% are married before the age of 15 years. Median ages for first marriage are lowest in Provinces 2, 5, and 6.

According to UNICEF, Nepal has the 17th highest prevalence of child marriage in the world. According to a World Bank study (2017) ending child marriage in Nepal could see a 12.7% rise in earnings and productivity

Source: World Bank /ICRW Report 2017; and https://www.girlsnotbrides.org/child-



FKs rescued in 2010 - 13 was 26.89 years and those rescued in the years from 2000 - 09 had a mean age of 22.89 years.

The youngest age at which FKs reported being sent to work as a Kamlari was at 5 years. Most (75.9%) were sent to work between ages 8–13 corresponding with pre-puberty years.

The mean age at which they were working as a Kamlari for each group of rescued Kamlaris was similar - around 10 years. FKs were asked how long they had worked as a Kamlari. More than 78 percent had worked for 2 years or more.

As one FK described during the pretest, "a young Kamlari was old enough to comprehend instructions, young and agile enough to carry go up and down the stairs with loads of dishes, and loads of washing several times a day. Most importantly, she was vulnerable, and powerless – she had to work as instructed, having nowhere to go, but to stay on".

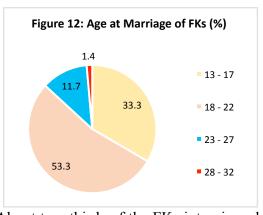
Most of the interviewed FKs were married (59.1%). The mean year at marriage was 18.9. The earliest

age at marriage for those interviewed was 13 years. About two-thirds of the FKs interviewed

were married before the current legal marriage age of 20 years, and about one fifth (19%) even before 16 years which used to be the marriage age for girls with parental consent previously.

Of those FKs who were married, 59.4 percent had one child, while 34.9 percent had two children. Less than five percent had 3 children and less than one percent had 4 children. Irrespective of the year of rescue, the mean number of children for each group was less than 2.

Older FKs (Group 1) had higher number of older children and younger FKs (Group 3) had higher number of younger children. This is to be expected. On the whole, as expected, older FKs had more children than younger FKs. The total





A 20 years married FK with her year old son during the pretest interview (use of photo with FK's consent)

number of children for FKs on average is 1.5 which is low compared to the national average. This is probably due to high literacy rates of FKs.

Table 3.18: Mean Number of Children of FKs and Mean Age at Birth of First Child

	Mean:	Mean Number of Children			Mean Age at
	number of	0 – 35 months/	36 – 59 months/	60 – 228 months/	birth of first
Groups	children	< 3 years	3 - < 5 years	5 – 19 years	child (Years)

Group 1	1.8	0.2	0.3	1.2	20.7
Group 2	1.2	0.4	0.3	0.5	19.9
Group 3	1.1	0.7	0.1	0.3	19.4
All FKs	1.5	0.4	0.3	0.8	20.3



FK with her immunized infant and sharing anecdotes about her life as a teen mother with the Field Researcher

Awareness and Practice

FKs were asked where they had delivered their last child. They were also asked if they visited a health facility for antenatal checkups during their last pregnancy, if they had made the minimum 4 visits, if their children had received age recommended immunization and if they used family planning methods.

Table 3.19: Health Awareness, Attitude and Practice of FKs

Groups	Last child delivered in health facility	Made antenatal visits to health facility during last pregnancy	At least 4 or more antenatal visits	Age recommended immunization of child	Use of family planning methods
Group 1	86.3	96.1	77.6	96.0	82.1
Group 1	89.6	97.9	87.2	87.5	91.2
Group 1	100.0	100.0	85.7	100.0	91.7
All FKs	88.7%	97.2%	82.5%	93.4%	87.5%

More FKs who were rescued in later years tended to deliver their last child in a health care facility. They were also more likely than those rescued the earliest to have made the minimum number of 4 visits for an antenatal checkup. This could be a reflection of the government policy of expanding health care services to the grassroots enabling access of the rural population to primary health care services within their local area. It could also be a consequence of health awareness as a result of post rescue program intervention.

About 93 percent of the FKs had all their children immunized as recommended for their age. Of the seven percent who had not, 3.8 percent said "most were immunized", 0.9 percent said

"half were immunized" and 1.9 percent said "only some were immunized" as recommended for their age.

On the whole very high proportion of FKs, at par or even better than national averages, were practicing improved health practices.

3.4.1.4 Empowerment/Decision Making

An important dimension of women's empowerment is their role in decision making whether for personal or household related matters. Increased knowledge about issues and possession of vital documents that significantly affect access to opportunities and legal rights are important indicators in this regard.

Overall data indicates most FKs were more likely to have their own birth certificates than their last child's.

Birth	Birth	Citizenship				Divorce
Certificate	Certificate	Certificate (for	Freed		Marriage	Certificate
Self	Last Child	above 16 years)	Kamlari ID	Voter ID	Certificate	(as relevant)
95.7	76.4	90.3	85.8	52.5	75.5	10

More FKs had their FK ID than a marriage certificate or their last child's birth certificate. This could be a reflection of NYF's effectiveness in advocating for such a document on behalf of the FKs as indicated in their list of program interventions.

Lower percentages of vital documents also indicate "loose ends" that may be worth including in NYF's future interventions before phase out. In the case of possessing a divorce certificate, the low percentage is indicative of the few FKs who are divorced. However, during the pretest and also during the debriefing sessions with the field researchers after they returned from the field, there were instances shared of FKs living separately from her spouse but not yet divorced. These instances may be indicative of a ruptured social relationship where the FK may need assistance for either a reconciliation through counseling or assistance to make a clean break.

Instances of women who are separated but with no legal paperwork renders them vulnerable and powerless in seeking economic rights whether for property or alimony are said to be growing, triggered to some extent by a remittance economy with extended spousal separation. Given the social pressure not to seek divorce, this situation is often hidden and also highly sensitive. An engendered perspective on this silent issue may be useful for future.

FKs were asked if they could make decisions about their lives themselves – such as at what age to marry, or who to marry with, whether to go to school or not, if they could choose the subjects to study if still in school, what job career to select, and how to spend their own earnings.

Over 90 percent FKs said they can make the decision for each of the above matters of personal life.

Table 3.20: FKs Who Said They Can Make Self Decisions in Selected Personal Matters

What age to	Who to	Whether to Go	Subjects to	What job/	How to spend
Marry	Marry With	to School or Not	Study in School	Career to Select	One's Earnings
90.9	91.3	96.5	100.0	95.2	95.7

Another cluster of empowerment indicator used to assess program impact was involvement in groups and holding leadership positions in them.

Table 3.21: FK Membership in Different Community Groups

	Membership in Group by Type (Possible Multiple Responses)				
Membership in	Savings and Credit/			User's	
Community Group	Cooperative	FKDF	Other NGO	Committee	
81.5	74.1	43.9	4.8	0.5	

The high level of involvement in Savings and Credit Group/Cooperatives is a direct indication of NYF program intervention. It served a dual purpose. S & C Group/Cooperatives provided a forum for FKs to gather, share information, build knowledge on matters of daily concern, and to extend support to each other. It also provided an avenue to sustain their life by building economic opportunities generated by savings and thereby having cash to invest in income generating activities.

Group membership was also providing FKs a way to reenter social networks, having been isolated when a Kamlari. Small success in reaching a particular savings target and having the confidence to take a small risk in investing in IGA also helped bolster their self-confidence.

Overall, about 10 percent of FKs were in a leadership role in any community development group/social group/civil society organization, or one out of every ten FKs who were rescued would be in a leadership role.

More FKs who were rescued earliest were in leadership positions (17.2) compared to those of Group 3 who were rescued most recently (3.7%) or of Group 2 (8.2%).

Slightly over one-fifth (21.1%) of FKs were involved in social activism, mostly in issues that were personally close to them, and their life experiences.

Table 3.22: FKs Involvement in Social Activism

Kamlari Movement	Violence Against Women	Early Child Marriage	Others
72.7	13.6	12.1	1.5

3.4.1.5 Psycho Social/Counseling Services

Information was collected on the type of treatment received when a Kamlari, the nature of abuse and access to counseling services when needed.

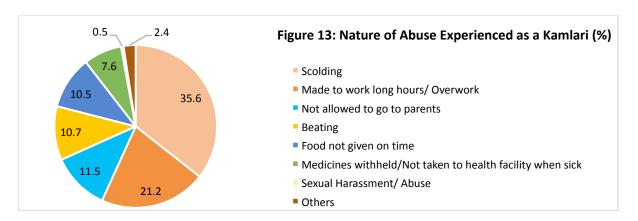
Type of Treatment Received When a Kamlari

One of the reasons responsible for the trauma experienced by the FKs was the bad treatment they received as a Kamlari from the family members. Overall, about three percent said they were always treated nice, just like a family member and for about 35 percent the treatment was mostly nice. For the rest, the treatment varied from sometimes nice and sometimes bad, often bad and always very bad.

Table 3.23: Kind of Treatment Experienced by FKs While Working as Kamlaris in a Family (%)

			Sometimes Nice		Always Very
Groups	Always Nice	Mostly Nice	Sometimes Bad	Often Bad	Bad
Group 1	1.3	40.8	23.7	31.6	2.6
Group 2	3.4	30.8	48.7	13.7	3.4
Group 3	2.6	35.9	59.0	2.6	0.0
All FKs	2.6	34.9	42.2	17.7	2.6

Nature of Abuse



Counseling Services

Overall, about 32 percent of the interviewed FKs had attended a counselling session after their rescue. Counseling helped FKs to cope with their traumatic experiences when a Kamlari. Some (11.1%) FKs continued to have direct personal experience of domestic/gender-based violence (GBV) even after their rescue. When asked if they knew where to report cases of GBV, almost 90 percent FKs knew where to report it.

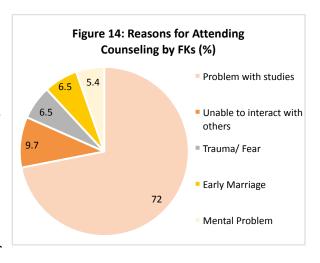
When disaggregated by group, those receiving counseling increased substantially from Group 1 (13.2%) to Group 3 (56.4%).

Hence, there is a high possibility that this is an aspect of expanded program effort that is being reflected in the Kamlari responses. A similar trend is noted for knowledge about where to report GBV incidents. This percentage is higher for recently rescued FKs (100%) compared to those rescued earliest (83%).

Table 3.24: Counseling and Reporting GBV Cases

	Attended counseling session after rescue	Know where to report cases of GBV
Group 1	13.2	82.9
Group 2	35.0	90.6
Group 3	56.4	100.0
All FKs	31.5	89.9

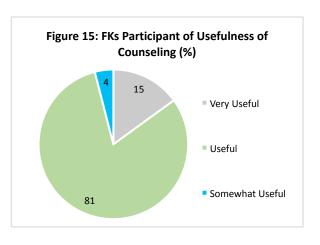
FKs were seen to avail of counseling sessions primarily because they had problem with studies. However, this could be more of the manifestation of a symptom with the cause being a deeper psychosocial trauma such as unable to concentrate due to stress, fear or struggling with issues around early marriage. For instance, during the pretest one of the FKs who had discontinued her schooling had shared how being overage for her class often troubled her, and caused her anxious moments of self-doubt. She said, like a few others she knew, she would question herself if



she could really complete her studies. Several times she had to grapple with the socially discomforting situation when getting low grades, while her younger classmates excelled.

The field researchers came across similar instances during field work, with FKs sharing how their inability to interact with others, a sense of fear – probably arising due to the trauma experienced, mental problems, were reasons for attending counseling.

Counseling sessions provided a safe place where FKs could share their experiences and be assured of confidentiality. Overall, FKs found the counseling sessions as being useful.



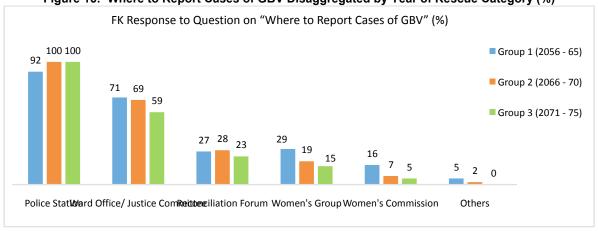
Reviewing the Annual Reports over the years indicate NYF's adaptability to refining their Kamlari program components in response to emerging needs of FKs. When NYF reportedly realized a need for providing FKs with knowledge about how to address gender abuse, particularly for those who had gone through a traumatic experience themselves or witnessed domestic violence/GBV, NYF responded to the need and included psychosocial counseling and legal awareness as a program component.

FKs were asked to identify all possible places where they can report cases of GBV. The police station, the ward office/local justice committee and the reconciliation forum were the top three responses.

Table 3.25: Places to Report Cases of GBV

	Ward Office/	Reconciliation		Women's
Police Station	Justice Committee	Forum	Women's Group	Commission
97.6	67.8	26.9	21.2	9.1

Figure 16: Where to Report Cases of GBV Disaggregated by Year of Rescue Category (%)



With increase in knowledge about options of seeking assistance from more formal, institutional avenues, there seems to be a decrease in seeking informal options such as women's groups to reporting GBV.

Table 3.26: FKs Were Asked How Useful the Counseling Sessions Were for Them

Groups	Very Useful	Useful	Somewhat Useful
Group 1	60.0	40.0	0.0
Group 2	4.9	87.8	7.3
Group 3	13.6	86.4	0.0
All FKs	15.1	80.8	4.1

3.4.2 Economic Impact

Findings on the economic situation of the FKs and their families is discussed in this sub-Earlier studies (New ERA, 2010) of this program and NYF annual reports had pointed out extreme poverty of the families as the main reason for sending their young daughters as 'Kamlaris'. This fact was confirmed during this study also. An overwhelming 96 percent of the FK parents identified poor



the FK parents identified poor Field Researchers Interacting with FKs With Their Own Tailoring/Sewing & Cutting economic situation of the family as one of the major reasons for sending their daughters as

Kamlaris. Moreover, 93 percent of the FK parents identified reported that poverty was the main reason they were compelled to send their daughters as 'Kamlaris'.

Realizing this reality, the NYF supported program had implemented activities to enable FKs to be economically self-reliant and improve the economic condition of their families.

The specific activities implemented by the program were: FK's education, vocational/technical training, improved access to credit at reasonable interest rates through cooperatives/savings and credit groups, and small cash/material grant to enable vocational training participants to start their income generating activities. Accordingly, the study assessed FK's employment situation, economic condition of their families compared to the past and their access to credit at reasonable interest rates.

3.4.2.1 Employment Situation

All FKs

Almost one out of ten (9%) FKs were employed as employees, mostly in the non-governmental formal sector. They were earning on an average Rs. 8,075/month (Appx. US\$71/month) (see Table 3.27 and 3.28 for details). Employment rate was highest among those rescued between 2009 and 2013 (Group 2) and lowest among the most recently rescued FKs, rescued between 2014 and 2018 (Group 3). Many of the FKs from the latest group are still fulltime students and as such, the low employment rate.

Table 3.27: Current Employment Sectors of FKs Working as Employees

	Group 1		Group 2		Gro	up 3	All FKs	
Sector	No.	%	No.	%	No.	%	No.	%
Informal	1	1.3	0	0.0	0	0.0	1	0.4
Formal (Pvt./NGO.)	1	1.3	12	10.3	2	5.1	15	6.5
Formal (Public/Govt.)	2	2.6	2	1.7	0	0.0	4	1.7
Not employed as an employee	72	94.7	102	87.9	37	94.9	211	91.3
Total	76	100.0	116	100.0	39	100.0	231	100.0

Table 3.28: Monthly Salary/Income of Employed FKs

Salary/Income	No.	%
Less than Rs. 5,000	9	45.0
Rs. 5,000 and above	11	55.0
Total	20	100.0
Average monthly salary/income (Rs.)	Rs.	8,075
Minimum (Rs.)	Rs.	2,500
Maximum (Rs.)	Rs. 2	22,000

Although the overall rate of FKs working as employees is fairly low (9%), it should be seen in the context of overall situation of rural women in Nepal and especially, the situation of women in Tharu families which were forced to send their daughters as Kamlaris. It would have been rare to find rural women of Nepal or women from Kamlari families in any kind of employment other than as maid. The current rate of FKs working as employees is a dramatic improvement in employment situation, especially when most of the FKs working as employees are working in the formal sector where employment conditions are relatively good.

The average earning of FKs working as employees (Rs. 8,075/month) is not high but it is large enough cash income for FK families which usually have agriculture or other income to enable them to have an economic condition which does not compel them to send their daughters as Kamlaris. In addition to nine percent of FKs working as employees, there were about 20 percent FKs who had their own business/enterprise.

In other words, one in five FKs had their own business/enterprise and were earning an average monthly income of Rs. 23, 911 (US\$ 212). There was wide variation in monthly income (minimum Rs. 1,666 and maximum Rs. 300,000/month) but more than four-fifth (84.5%) were earning a monthly income of Rs. 5,000 or more. Most common business enterprises of FKs were grocery shops, cart (mobile) shop, tea stalls (photo, left), and tailoring (see Tables 3.29, 3.30 and 3.31).

Table 3.29: FKs Having Their Own Business/Enterprise

Groups	No.	%
Group 1 (N=76)	26	34.2
Group 2 (N=117)	14	12.0
Group 3 (N=39)	6	15.4
All FKs (N=232)	46	19.8

Table 3.30: Types of Own Business/Enterprise in Which FKs Are Engaged

	Gro (N=	-	Gro (N=	up 2 =14)	Gro (N:	up 3 =6)	All I (N=	
Business/Enterprise	No.	%	No.	%	No.	%	No.	%
Retail/Grocery shop	7	26.9	4	28.6	1	16.7	12	26.1
Cart shop (<i>Thela</i>)	5	19.2	0	0.0	1	16.7	6	13.0
Poultry farm	1	3.8	0	0.0	0	0.0	1	2.2
Tea shops/Snack shop (Khaja Pasal)	9	34.6	6	42.9	2	33.3	17	37.0
Tailoring/Sewing and cutting	6	23.1	2	14.3	2	33.3	10	21.7
Beauty parlors	2	7.7	0	0.0	0	0.0	2	4.3
General agriculture	3	11.5	3	21.4	0	0.0	6	13.0
Others	2	7.7	1	7.1	0	0.0	3	6.5

Table 3.31: Monthly Earning of FKs Engaged in Own Business/Enterprise

	Average	Minimum	Maximum	Monthly		Earning		
	Earning	Earning	Earning	<rs.< th=""><th>5000</th><th>≥Rs.</th><th>5000</th></rs.<>	5000	≥ Rs .	5000	
Group	(Rs.)	(Rs.)	(Rs.)	No.	%	No.	%	
Group 1 (N=26)	23,885	1,666	300,000					
Group 2 (N=13)	11,231	3,000	50,000					
Group 3 (N=6)	12,500	3,000	50,000					
All FKs (N=45)	23,911	1,666	300,000	7	15.6	38	84.4	

The fact that 20 percent of FKs had their own business/enterprise, albeit a small one, is a significant achievement in the direction of enabling FKs to become self-reliant and boost their self-confidence

When asked if their FK daughter contributes to the household expenses, about 92.3% of the parents of FKs responded affirmatively.

FKs with Vocational Training/Technical Educational

To help FKs obtain employment or self-employment, the program arranged vocational trainings or technical education opportunities for the FKs. According to NYF, a total of 2,747 FKs had these opportunities with the support of NYF (2,275) or government and other sources (472). Employment situation of this group of FKs was much better than that of all FKs. Among FKs with vocational training/technical education 14.5 Percent were employed as an employee (mostly in the formal sector) and additional 42.9 percent had their own business/enterprise (self-employed). These businesses/enterprises were either non-agricultural (shops, eateries, etc.) or not-traditional agriculture (poultry, dairy, mushroom farming, etc.) activities. This implies 57.4 percent FKs with vocational training/technical were employed or self-employed in non-traditional activities compared to just 28.5 percent for all FKs.

3.4.2.2 Present Economic Condition of FK Families Compared to the Past

Most (84%) of the FKs felt economic condition of their families had improved in last 10 years. They attributed improvements in economic condition of their families to cultivation of more land (own or share cropped), starting own business and employment of family member/s during this period (see Tables 3.32 and 3.33). Improvement in economic condition of FK families was also corroborated by their parents. In fact, they were even more emphatic. Nine out of ten (91.1%) FK parents said condition of their family had improved compared to past and the reasons for improvement were same as those provided by FK respondents. A very small number of (3.5%) FKs, however, reported their families' economic condition had deteriorated.

Table 3.32: Economic Status of FKs Family Compared to 10 Years Ago

	Gro	up 1	Gro	up 2	Gro	up 3	All	FKs
Status	No.	%	No.	%	No.	%	No.	%
Much better off	16	21.1	16	13.7	1	2.6	33	14.2
Better off	55	72.4	84	71.8	23	59.0	162	69.8
As before	3	3.9	11	9.4	15	38.5	29	12.5
Worse off	1	1.3	4	3.4	0	0.0	5	2.2
Very worse off	1	1.3	2	1.7	0	0.0	3	1.3
Total	76	100.0	117	100.0	39	100.0	232	100.0

Table 3.33: Reason for Improvement of Economic Status of FK Family

	Gro (N=		Gro (N=	up 2 100)	Gro (N=	-	All I	
Reason/s	No.	%	No.	%	No.	%	No.	%
Bought farm land	14	19.7	9	9.0	0	0.0	23	11.8
Cultivating more share cropped land	42	59.2	54	54.0	11	45.8	107	54.9
Started own business	18	25.4	10	10.0	3	12.5	31	15.9
Family member got employment	46	64.8	38	38.0	4	16.7	88	45.1

Note: Responses add up to more than 100 because of multiple responses.

Improvement in economic conditions of FK families was also supported by the reporting of improved self-sufficiency of food production among FK families which were engaged in farming. Three out of four (75.1%) reported growing enough food to make their families

self-sufficient or near self-sufficient (Table 3.34). This was mainly because they were now cultivating more land. Two-thirds (11.8% - 54.9%) of the FK families had either bought additional farm land or were cultivating more share-cropped land (Table 3.33).

Table 3.34: FKs' Assessment of Sufficiency of Self-produced Food (only for farming families)

	Gro	up 1	Gro	up 2	Gro	up 3	All]	FKs
Sufficient for	No.	%	No.	%	No.	%	No.	%
<3 months	1	1.7	2	2.1	1	3.4	4	2.2
3-6 months	5	8.6	17	18.1	8	27.6	30	16.6
7-9 months	3	5.2	6	6.4	2	6.9	11	6.1
10-12 months	26	44.8	32	34.0	11	37.9	69	38.1
≥12 months	23	39.7	37	39.4	7	24.1	67	37.0
Total	58	100.0	95	100.0	29	100.0	181	100.0

The improved self-sufficiency of FK farming families was also supported by responses of the FK parents. Four out of five such parents (80.9%) said they were growing enough food for the whole year or almost the whole year.

The improvement in economic conditions of FK families is indeed a significant achievement towards ensuring Kamlari system does not revive again.

3.4.2.3 Access to the Credit at Reasonable Interest Rate

For FK Families

Access to credit at reasonable interest rate is an important asset for poor in their fight against poverty. This is the idea which helped millions in Bangladesh to get out of poverty.

Dr. Muhammad Yunus, the advocate of this concept through the Grameen Bank of Bangladesh received the Nobel Prize for Peace for successfully implementing the idea of micro-finance to address poverty.

Lack of access to credit at reasonable interest rate was also one of the main reasons for perpetual poverty of many people in Nepal, including the families of Kamlaris. Usually parents of Kamlaris would borrow money or food grains from local money lenders or land lords at very high interest rates (often at 5% per month or 60% per annum). Once a poor family borrows such a loan, it would be difficult for them to pay back the loan and, thus they end up in perpetual poverty.

Given the important role of credit in improving economic condition of households, this study examined the credit situation of FKs and their families. About two-thirds (66.1%) of the FK families said they had some outstanding loan. The most frequent sources (49.5%) of these loans were cooperatives/saving and credit groups. Banks were not a popular source of loans (only 2.7% of the loans) because of their stringent requirements which cannot be generally fulfilled by a rural family, especially FK families.

Generally, loan sizes were Rs. 10,000 and above (89.2% of the loans). Average size of loan was Rs. 50,635 (US\$ 448) with minimum of Rs. 4,000 and maximum of Rs. 300,000. Most often paid interest rate by the borrowers to the cooperatives/saving and credit groups was 18 percent per annum as opposed to almost 60 percent interest rate paid to the landlords or local merchants earlier. This clearly shows the crucial role played by the cooperatives/savings and

credit groups in addressing poverty of the FKs and their families and advancing the local economy at the same time.

Virtually all (96.4%) FK parents said they could easily borrow money when needed. The source for such loans mentioned was usually cooperative/saving and credit groups. Accordingly, an overwhelming majority (95.9%) of FK parents viewed these institutions as very useful or useful.

For FKs Themselves

Since access to credit was also important for FKs to become economically self-reliant, their access to credit was also examined.

Only about one-third (34.5%) of the FKs had an outstanding loan. Indebtedness was highest among earliest rescued FKs (Group 1 rescued between 2000-2008) and lowest among most recently rescued FKs (Group 3 rescued between 2014-2018) many of whom are still in school (Table 3.35). Also, for FKs who had outstanding loans, the most common source (Table 3.36) was cooperatives/savings and credit groups. Other sources of credit mentioned by FKs were local sources too (local groups or friends and relatives) but very few cited banks as the source of credit, probably because of onerous requirements of these institutions. The size of loans borrowed by FKs ranged from Rs. 2,000-Rs. 1,015,000 but most of the loans were Rs. 25,000 or more (Table 3.37).

Table 3.35: FK Households with Outstanding Loan

	HH with Outstanding Land						
Groups	No.	%					
Group 1 (N=76)	45	59.2					
Group 2 (N=117)	28	23.9					
Group 3 (N=39)	7	17.9					
All FKs (N=232)	80	34.5					

Table 3.36: Sources of Outstanding Loan

	Group 1 (N=45)		Group 2 (N=28)		Group 3 (N=7)		All (N=80)	
Sources	No.	%	No.	%	No.	%	No.	%
Bank	4	8.9	1	3.6	0	0.0	5	6.3
Cooperative/Saving and Credit Groups	27	60.0	24	85.7	6	85.7	57	71.3
Private Money Landers	0	0.0	0	0.0	0	0.0	0	0.0
Relatives/Neighbors	7	15.6	3	10.7	0	0.0	10	12.5
Mothers Group/Women's Groups	6	13.3	5	17.9	1	14.7	12	15.0

Table 3.37: Outstanding Loan Amount of FK Families (only for those who have outstanding loan)

		Amount							
	Average	Average Minimum Maximum <rs. 25000=""></rs.>					≥Rs. 25000		
Group	(Rs.)	(Rs.)	(Rs.)	No.	%	No.	%		
Group 1 (N=44)	118,773	5,000	1,015,000						
Group 2 (N=28)	56,521	3,000	400,000						
Group 3 (N=7)	49,571	2,000	125,000						
All FKs (N=79)	90,595	2,000	1,015,000	21	26.6	58	73.4		

The most common interest rate charged by the cooperatives/saving and credit groups was 18 percent per annum. It was the same rate for the banks too. Some saving and credit groups, however, charged as high as 24 percent but usually in these groups members themselves fixed the interest rates. Some FKs reported borrowing at only one percent per annum. Borrowing at such a low rate is possible when the cooperatives are using FKDF revolving fund which was originally provided by NYF to FKDF to help FKs set up their businesses/enterprises. The rates get higher when the borrowing FK do not pay back their loans within stipulated time period (usually two years).

Like their parents nine out of ten FKs (91.4%) also felt they could easily access credit when needed (Table 3.38). This is a really helpful asset for FKs in becoming economically self-reliant.

It may be noted that relatively fewer most recently rescued (Group 3) FKs felt they could easily access credit when needed. This is because majority of them are still in school and, as such, have not had any real experience accessing credit. Virtually all FKs from other two groups felt they could easily borrow money if needed (Table 3.38).

Table 3.38: FKs Who Think They Can Easily Borrow When Needed

	Can Easily Borrow if Needed				
Groups	No.	%			
Group 1 (N=76)	75	98.7			
Group 2 (N=117)	112	95.7			
Group 3 (N=39)	25	64.1			
All FKs (N=232)	212	91.4			

NYF had encouraged and provided initial support to FKs to set up cooperatives to make them economically self-reliant. It was hoped the cooperatives would mobilize savings of FKs and other locals, and also make credit available to them. In addition to loan and deposit services it was also expected that the cooperatives would provide different types of training and marketing support. However, the findings of this study showed that cooperatives were indeed largely successful in providing loan and deposit services but not in providing other types of support to the FKs (Table 3.39). Almost one-fourth (24.0%) of the FKs reported not having received any service so far. This was particularly the case for FKs from Group 1 (earliest rescued) and Group 3 (latest rescued). It indicates earliest rescued FKs have not benefited from the cooperatives as much as the FKs rescued between 2009 to 2013. The reasons for fewer FKs from earliest rescued groups receiving benefit from cooperatives and saving and credit groups needs to be further investigated and addressed.

Table 3.39: Types of Supports Received by FKs from the Cooperatives and Savings and Credit Groups

	Group 1 (N=76)		Group 2 (N=117)		-		All FKs (N=229)	
Types of support	No.	%	No.	%	No.	%	No.	%
Loans	40	52.6	92	78.6	23	69.3	155	67.7
Deposit services	50	65.8	92	78.6	21	58.3	163	71.2
Trainings	12	15.8	20	17.1	3	8.3	35	15.3
So far not received any support	23	30.3	20	17.1	12	33.3	55	24.0
Others	1	1.3	3	2.6	1	2.8	5	2.2

Note: Responses may add up to more than 100 because of multiple responses.

Regardless of some shortcomings as pointed out above, virtually all FKs (97.0%) viewed the cooperatives as a useful or very useful institution for them (Table 4.40).

Table 3.40: Options of FKs on the Usefulness of Cooperative/Saving and Credit Groups

	Group 1 (N=76)		Group 2 (N=117)		Group 3 (N=37)		All FKs (N=230)	
Views	No.	%	No.	%	No.	%	No.	%
Very useful	48	63.2	78	66.7	17	45.9	143	62.2
Useful	26	34.2	37	31.6	17	45.9	80	34.8
Somewhat useful	2	2.6	1	0.9	1	2.7	4	1.7
Not useful	0	0.0	1	0.9	0	0.0	1	0.4
Do not know	0	0.0	0	0.0	2	5.4	2	0.9
Total	76	100.0	117	100.0	37	100.0	230	100.0



3.4.2.4 Future Outlook of FKs

Nepalese are generally considered to be of fatalistic orientation and such attitude has been attributed as one of the reasons for the underdevelopment of the country (Bista, 1991)³. However, it was surprising to note the confidence and positive outlook of FKs towards their future (Table 4.41). More than four out of five (84.5%) thought they would be economically better off after five years and no one thought they would be worse off (see Table 3.41). Similarly, majority of them (54.7%) felt they would have more self-confidence. More than two-thirds of the FKs felt they would be able to take better care of their families after five years.

These views clearly show the self-confidence of the FKs which was one of the traits that this program was trying to inculcate among FKs. Such a positive outlook is very heartening, especially in view of almost destitute economic background of the FKs.

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³ Bist, Dor Bahadur. 1991. <u>Fatalism and Development: Nepal Struggle for Modernisation</u>. Calcutta: Orient Longman.

Table 3.41: FKs' Views on Life After Five Years

	Group 1 (N=76)		Group 2 (N=117)		Group 3 (N=39)		All FKs (N=232)	
Response	No.	%	No.	%	No.	%	No.	%
Economically better off	53	69.7	109	93.2	34	87.2	196	84.5
Will have more self-confidence	44	57.9	64	54.7	19	48.7	127	54.7
Look after my family better	47	61.8	91	77.8	22	56.4	160	69.0
Can contribute more to my community	20	26.3	22	18.8	3	7.7	45	19.4
Can contribute more to my region	4	5.3	4	3.4	1	2.6	9	3.9
Can contribute more to my country	0	0.0	0	0.0	0	0.0	0	0.0
Worse off	0	0.0	0	0.0	0	0.0	0	0.0
Cannot say	19	25.0	2	1.7	0	0.0	21	9.1
Others	2	2.6	2	1.7	0	0.0	4	1.7

Note: Percentage add up to more than 100 because of multiple responses.

It should be noted that the FKs had a realistic outlook of their future. While one out of five (19.4%) felt they would be able to contribute more for their community's development or welfare, few thought they would be able to contribute for the region or the country as well.

3.4.3 Political Participation of FKs

Political awareness and participation are the fundamental prerequisites for democracy to function well. The political participation of women and girls are in general low particularly in rural areas of Nepal. The findings of the study indicated that 68.5 percent FKs (18 years or above) had their names registered in voters' list (Table 3.4). However, only about a half of the FKs (52.6%) had voter's Identity Document (ID), and less than a half of them (45.5%) had voted in the last municipality election, remarkably lower than the national turnout of 74 percent in the election of 2017⁴. One of the reasons for low turnout of the FKs in the last local election was one-fourth of them (25.8%) had their names missing in the voters' list.

As to participation in the last parliamentary election, only a little more than one-third FKs (36.6%) had voted, significantly lower than the national turnout of 69.5 percent in the federal and provincial election of 2017⁵. Again, in this case too, about one-fourth FKs (26.8%) had their names missing in the voters' list, resulting in low turnout in the election (Table 3.42). FKs were also asked whether they were members of any political party. Only a few reported to be having members in any political party (Table 3.42).

FKs were also asked whether they were members of any political party. Only a few reported to be having members in any political party (Table 3.42). However, for the few who were members of a political party, their parents said they did "feel good" about it.

4 https://kathmandupost.com/miscellaneous/2017/12/09/turnout-revised-up-to-6958pc

Table 3.42: Political Participation of FKs (in percentage)

	Group 1 (n=76)	Group 2 (n=117)	Group 3 (n=39)	Total (n=232)
Is your name registered in voter's list?	(11 70)	(H 117)	(ii 0))	(11 202)
Yes	73.7	64.9	69.6	68.5
No	26.3	34.2	30.4	31.0
Don't Know	0.0	0.9	0.0	0.5
Do you have a voter's ID?				
Yes	72.4	44.7	26.1	52.6
No	27.6	55.3	73.9	47.4
Did you vote in the last municipality election?				
Yes	61.8	39.5	21.7	45.5
No	15.8	30.7	39.1	26.3
Name missing	22.4	26.3	34.8	25.8
Travel/unavoidable reasons	0.0	3.5	4.3	2.3
Did you vote in last parliamentary election?				
Yes	51.3	31.6	13.0	36.6
No	30.3	36.0	47.8	35.2
Name missing	18.4	30.7	34.8	26.8
Travel/unavoidable reasons	0.0	1.8	4.3	1.4
Are you a member of any political party?				
Yes	1.3	0.9	0.0	0.9
No	98.7	96.5	59.0	90.9
Not applicable	0.0	2.6	41.0	8.2

Note: These questions were asked only for the FKs who were 18 years or above.

The study had also assessed the knowledge of FKs about recent change in the political and administration system of the country. Interestingly, an overwhelming majority of the FKs (94%) knew about the full name of their new municipality, while only 6.1 percent did not know about it. Likewise, a large majority of the FKs (69.4%) knew about the name/number of their new province, while about one-fourth of them (26.3%) did not know about it. With regard to their knowledge about number of tiers in the new federal structure of Nepal, only 42.7 percent knew about its correct answer, while more than a half of the FKs (55.6%) did not know about it (Table 3.43).

Table 3.43: Knowledge of FKs about Federal Structure of the Country (in percentage)

	Group 1	Group 2	Group 3	Total
	(n=76)	(n=117)	(n=39)	(n=232)
What is the full name of your municipality?				
Correct answer	93.4	94.0	94.9	94.0
Incorrect answer	0.0	0.0	0.0	0.0
Don't know	6.5	6.0	5.2	6.1
What is the name/number of your province?				
Correct answer	53.9	73.5	87.2	69.4
Incorrect answer	3.9	4.3	5.1	4.3
Don't know	42.1	22.2	7.7	26.3
How many tiers are there in Nepal's federal structure?				
Correct answer	22.4	47.9	66.7	42.7
Incorrect answer	2.6	1.8	0.0	1.7
Don't know	75.0	50.4	33.3	55.6

3.4.4 Attitude Towards Life

The study had also assessed impacts of the project interventions on attitudinal changes of the FKs toward the life before and after their rescue. Attitudes are the result of personal experiences or upbringing, which can influence their behavior. A large majority of the FKs (79.7%) reported that their life would have been 'much worse than now' if they were not rescued by the project. A few of them (8.2%) responded that they would have 'probably dead by now' if not rescued (Table 3.44).

The FKs reported that their life had been changed to better after their rescue from the indentured servitude. For example, an overwhelming majority of the FKs (89.7%) reported that 'they had educational opportunity' after rescued from Kamlari, followed by 'able to get more confidence' (49.1%), 'could enjoy childhood better' (45.3%), 'could become self-reliant' (39.2%), and 'had better training skill opportunity' (30.2%). Some of them (22.8%) also responded that they had 'been able to earn more' after their rescue from Kamlari (Table 3.44).

They were also asked how they saw their life after five years from now. Most of the FKs were found to be very positive about their future. For instance, a large majority of them (84.5%) reported that they would be 'economically better off' after 5 years from now, followed by 'look after their family better' (69%), and 'will have more self-confidence' (54.7%). Some of the FKs (19.4%) also responded that they 'can contribute more to their community' after 5 years from now (Table 3.44).

Table 3.44: Attitude of FKs Toward the Life Before and After Rescue (in percentage)

	Group 1	Group 2	Group 3	Total
	(n=76)	(n=117)	(n=39)	(n=232)
What kind of life you would be spending, if not rescued from Kamlari?				
Much better than now	1.3	1.7	5.1	2.2
Same as now	2.6	3.4	20.5	6.0
Much worse than now	82.9	82.1	66.7	79.7
Probably dead by now	9.2	7.7	7.7	8.2
Probably married early with several children by now	2.6	1.7	0.0	1.7
Probably would have experienced sexual abuse	0.0	1.7	0.0	0.9
Cannot say	1.3	1.8	0.0	1.3
How has your life changed after rescued from Kamlari? (Multiple response)				
Had better educational opportunity	85.5	90.6	94.9	89.7
Had better skill training opportunity	47.4	24.8	12.8	30.2
Had better job/career opportunity	18.4	17.1	12.8	16.8
Been able to earn more	36.8	19.7	5.1	22.8
Could enjoy childhood better	39.5	48.7	46.2	45.3
Could become self-reliant	56.6	34.2	20.5	39.2
Able to get more confidence	69.7	43.6	25.6	49.1
Others	7.9	1.7	0.0	3.4
How do you see your life after five years from now? (Multiple				
response) Economically better off	69.7	93.2	87.2	84.5
Will have more self-confidence	57.9	93.2 54.7	48.7	54.7
	61.8	77.8	56.4	69.0
Look after my family better				
Can contribute more to my community Can contribute more to my region	26.3 5.3	18.8 3.4	7.7 2.6	19.4 3.9
Can contribute more to my region Can contribute more to my country	0.0	0.0	0.0	0.0
Worse off	0.0	0.0	0.0	0.0
	25.0	1.7	0.0	9.1
Cannot say	23.0	1./	0.0	9.1

Others 2.6 1.7 0.0 1.7

Despite the trauma they faced and years of toil, the overall attitude of the FKs towards life was very positive. They had expressed an optimism about their future, rather than a sense of fatalism.

Dil Kumari Chaudhary, showing her Freed Kamlari ID that got her the scholarship to study.

"I was a Kamlari, yes, but then that is my past. At present, I am an educated woman. Now I am helping my family financially. I have already bought a small plot of land for my father — he has always been a farmer. I bought land for myself too. All from my earnings, saving a portion of my salary a little at a time. The land is in my name. I want to study more. I have my dreams. I feel if I aim high, I will reach somewhere. My future plans? To be the Finance Minister of Nepal" at some point in time.

3.5 Sustainability

The main aim of the program was rescue of all Kamlaris and eradication of the Kamlari system. The program was indeed able to rescue virtually all identified Kamlaris (12,932 or 99.3% of 13,026). The remaining 94 Kamlaris were not rescued as their whereabouts could not be ascertained. As for the legal framework for the eradication of the Kamlari system, it is not that the law did not exist. In fact, existing laws in late 1990s (when NYF program started) did prohibit the Kamlari system (see Section 3.1). However, the enforcement of existing laws was weak and there was no public pressure for enforcement of laws prohibiting the Kamlari system. There was general program to reduce child labor which was also ineffectively implemented. There was lack of resources, attention and public pressure. Even police officers and government officials who were supposed to enforce laws prohibiting Kamlari system, were themselves employing young Tharu girls as Kamlaris. Even the NGOs and INGOs active in Nepal had not paid much attention to the plight of Kamlaris from Terai districts of mid and far-western Nepal.

It is to the credit of NYF that it initiated the effort against the Kamlari system. NYF supported program was able to raise mass awareness against the Kamlari system by mobilizing local media, local organizations, especially Tharu led organizations and youths. These campaigns were able to exert enough pressure at the local level as well as at the center through a well-publicized demonstration within the Singh Durbar itself, the seat of the central government.

These campaigns generated enough pressure which first led the District Child Welfare Committee of Dang which is headed by the Chief District Officer, to declare Dang as the first Kamlari Free district of the country in January 2009. Some employers of Kamlaris in Dang district were fined too under the existing law. Raids were also organized to rescue the Kamlaris from the houses which were employing them. These events were well covered by the local media and in some cases by the national media. Eventually enough pressure was generated to compel the central government to allocate specific resources for the education of Kamlaris in 2009. Finally, in 2013 the Government of Nepal declared whole Nepal as Kamlari free.

The fact that the Kamlari program was able to raise general awareness against the Kamlari system, generate enough public pressure to compel the government to enact specific laws

against the Kamlari system (see Section 3.1), provide specific resources for Kamalri education and make more efforts towards enforcement of existing laws goes a long way towards ensuring the Kamlari system is not revived again. Another powerful force against revival of the Kamlari system is the mobilization of local Tharu organizations and youths as well as the media. The importance of identity issues in the national debate has also helped in mobilizing Tharu youths and local organizations against the Kamlari system.

In addition to legal framework and mobilization of additional government resources specifically for Kamlaris, the Kamlari program was also able to help set up two important institutions to ensure the Kamlari system does not revive again. They are the Freed Kamlari Development Forum (FKDF) and the cooperatives led by FKs.

The Freed Kamalri Development Forum (FKDF)

Although FKDF was formally registered in June 2010 in Dang, it was preceded by informal committees of FKs which organized them for various activities. FKDF was set up to mobilize FKs to help them secure their rights. It coordinates its activities at the local, district and central levels of the government. The Kamlari program was instrumental to help establish FKDF. NYF provided significant national and management support in setting up FKDF. NYF also provided Rs. 6.3 million to FKDF as the revolving fund to help FKs set up their own businesses/ enterprises. The revolving fund money is accessed by FKs through their local cooperatives. Interest rate charged on loans from revolving fund is generally lower than the normal rate of cooperatives. Thus, the revolving fund has really helped the FKs in starting their own businesses.

FKDF has now become a well-established and recognized organization of FKs. The local bodies and various other organizations including NYF itself are now channeling their support to FKs through FKDF. Several FKDF leaders have been nationally and internationally recognized and awarded. This has enhanced the credibility and recognition of FKDF.

In FY 2018/19 there were 16 different activities of FKDF for which various local bodies of five districts had provided a total amount of Rs. 24.6 million. In addition, there were several training programs for FKs in which local bodies were coordinating with FKDF.

Total membership of FKDF as of June 2019 was 5,935, almost one-half of all FKs. It was actively working with all 42 cooperatives and was also responsible for channeling on-going support activities for FKs in school. The institutionalization of FKDF is part of NYF exit strategy in its phasing out process from the Kamlari program. It is a practical strategy in view of development of FKDF so far and its ability to earn recognition and trust of local bodies as a representative organization of FKs.

The Cooperatives

The cooperatives are another institution encouraged and supported by the Kamlari program. A more detailed analysis of these cooperatives is provided in section 3.3.5. Although, some cooperatives have become financially viable, many are still weak in terms of leadership and financial viability. Several cooperatives are not even in a position to have full time staff with reasonable remuneration. Thus, the situation of cooperatives is mixed. They are indeed an important and potentially powerful institution of FKs to help them become economically self-

reliant. They have been relatively successful in helping FKs become self-reliant (see section 3.4.2) but majority of the cooperatives still need continued support. Otherwise, there is real danger some of them may collapse, as has happened with one cooperative in Dang.

Chapter 4: Lessons Learnt

• Mobilization of Local Institutions Enables Effective Implementation

The project had extensively mobilized local institutions in designing and implementing project strategies and interventions, mainly, in advocacy and awareness raising against Kamlari practice and rescuing Kamlaris from the employers. These local institutions included women groups, youth clubs, Tharu village chief (*Badghar*), schools, and NGOs. In addition, the project had also taken supports of local level government institutions. Their contributions in achieving the outcomes of the project was significant, and this helped develop community ownership in the project.

Realizing the significance of local institutions in implementation and also sustaining the outcomes of the project, NYF had facilitated to establish FKDF, an organization of FKs, in the project district.

• Collaboration and Coordination with Multiple Partners Creates Synergy to Accomplish the Project Objectives

The project had made partnership with a number of international and national partners to bring together their resources and expertise to address deep rooted complex problems of Kamlari practice. For example, Room-to-Read and Plan International had supported in rehabilitation of FKs after they were rescued by NYF. Supports from these organizations were also received in internationalizing the illegal Kamlari practice, achieving the international awards for FK leaders and project staff, and participation of FKs in international forums to share their experiences of rescue and rehabilitation. This was possible due to initiatives taken by NYF for collaboration and coordination with multiple international and national partners. Moreover, the coordination with multiple partners also helped in avoiding duplications of project interventions, particularly in rehabilitation of FKs.

Flexibility in Program Design and Implementation is Essential

The project had used evolutionary and flexible approach in program design and implementation. The project strategy and interventions were adapted and adjusted learning from the past experiences. For example, in the early phase, most FKs were trained in sewing and stitching in order to improve their vocational skills. However, when the trained FKs had remained unemployed, it was changed to marketable fields with high demand or opportunities for employment such as cosmetology, cooking, and others. Another learning of the project was short-term vocational training was more effective than long-term training. Flexibility in program design and interventions helped address risks, uncertainties, and challenges resulting in improvement in the project performance.

• Cooperatives Support Economic Empowerment of FKs

The cooperatives supported by the project have played significant role in improving the socio-economic conditions of FKs and other members by providing credit for self-employment, banking services, and other finance and business services.

There were 42 cooperatives and 14 savings and credit groups supported by the project for economic empowerment of FKs with a total of 12,168 members. With the full participation of FKs in the governance and management of cooperatives, these cooperatives have provided opportunities for employment and career advancement for them.

The cooperatives have also enabled many FKs to become women entrepreneurs by providing the needed financial services. However, it is important to note that the board members should have good knowledge of principles and practices of the cooperatives for their smooth operation and achieving expected outcomes.



Cooperative member FK in Gulariya, Bardiya during the interview with Field Researcher, Rita Chaudhary. FK was reviewing a loan request from FK Pushpa

• Commitment and Continuity of Staff Important for Progarms Against Traditional Evil Practices Such as the Kamlari System

This program benefitted from the commitment and continuity of the front-line staff. The Field Coordinator who led the Kamlari program has been there since the early years of the program and is still there during the exit phase of the program. It is the same case with most of the district level facilitators of the program, many of whom are Tharu themselves. This program is sort of life mission for them. This is one of the main reasons behind the success of this program.

• Long-term Engagement Required to Succeed Against Deep Rooted Evil Practices

It is to the credit of NYF that it put persistent effort for 20 years against the Kamlari system. Without this kind of long-term effort, the program would not have achieved the kind of success it achieved. Had it been just a five-year effort, like many other programs, the Kamlari practice would have come back again as it happened in early years. In several cases, the rescued Kamlaris' parents sent them back as Kamlaris. It was persistent awareness campaign, rehabilitation efforts, addressing emerging challenges, mobilizing different stakeholders which eventually resulted in the success. All of these requires time and persistent effort.

Chapter 5: Conclusions and Recommendations

The conclusions of this study and recommendations where appropriate, are based on the views of a sample of 232 FKs drawn from five districts where the Kamlari program was implemented. In the course of this study, 56 parents of FKs were also interviewed. In addition to the interviews with the FKs and their parents, the views of local knowledgeable persons were sought on the Kamlari program. This study also analyzed various data reports and about the program provided by the NYF. The financial data from the FK cooperatives were also analyzed.

The main conclusions and recommendations (where appropriate and highlighted) listed below follows the main five aspects of the program which were assessed.

Program Relevance

The Kamlari program was a relevant program as it was in line with the NYF objective and aligned with Nepal's national commitment, policies and program. Most of all, the program sought to restore the rights of about 13,000 young girl children from the poorest families of one of the disadvantaged and exploited ethnic groups of Nepal.

Effectiveness of the Program

- Rescue of virtually all identified Kamlaris (12,932 out of 13,206 or 99.3%) was indeed a remarkable achievement of this program.
- The awareness raising campaigns were very effective. The mobilization of multistakeholders (media, local organization, Tharu youths, FKs themselves) was an appropriate strategy and effective. It is one of the reasons why virtually all Kamlaris could be successfully rescued.
- The success of education component of this program is evident from the very high literacy rate (97%) of FKs which is much higher than the national average (67% in 2017/18)⁶. Similarly, mean years of education of FKs was 8 years compared to national average of 4.9 years in 2017⁷.
- Short-term vocational trainings were more effective than long-term trainings for employment or self-employment. However, vocational trainings could have been made more effective meaning vocational trainings should be determined not just on the basis of the interest of FKs but also on careful assessment of employment or self-employment opportunities after the training.
- The program supported capacity building of FK organizations, FKDF and the cooperatives. Although the program still provides management support to the FKDF, it has developed and is well recognized by all including the local government as the

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⁶ Nepal Labour Force Survey 2017/18 conducted by the Central Bureau of Statistics.

⁷ Human Development Indices and Indicators: 2018 Statistical Update.

representative organization of FKs. There are FKDF chapters in all five districts and they are implementing different types of activities with significant local government funding, an indication of recognition and capacity of FKDF.

The NYF is now relying increasingly on FKDF in its phasing out strategy. This is a practical strategy and should be continued.

In case of FK cooperatives, the result of capacity building support is mixed. While some cooperatives are doing quite well, are well managed and financially viable, there are several other cooperatives which are still weak and are in danger of collapse as has happened in one case in Dang.

As the FK cooperatives have now significant membership and are really perceived as an useful source of credit at a reasonable interest rate, the program should continue to support cooperatives for some time, perhaps up to five more years. The cooperatives need to be supported in increasing their fund as well as management capacity. The finances of cooperatives also need to be carefully monitored and timely audited so that malfeasance does not weaken them.

Program Efficiency

- The total cost of the program for 20 years adds up to Rs. 227.4 million. If expenditures of different years are calculated at 2018/19 prices, the cost of program is only Rs. 357.1 million. In view of the achievements of the program (rescueing of Rs. 12,932 Kamlaris, helping them attain on average 8 years of schooling, providing them economic support, reaching 40,000 with awareness campaign, providing vocational and technical training, helping FKs establish FKDF and 42 cooperatives, etc.) and its total cost over 20 years, this program should be considered as a very cost-effective program.
- The program was also run very efficiently since most (92%) of the total program cost was spent on direct program activities. Except for one-year, when the management cost reached 10 percent of the total program cost, the management cost was always below 10 percent of the total cost.

Program Impact

- In almost all social indicators that were assessed, the FKs were doing better than the national averages (section 3.4.1). The housing characteristics and living conditions of FK families as well as health and education indicators of FKs were generally at par or better than the national averages. This is indeed a remarkable success of the program without which these changes would not have been possible. Among the social indicators that were assessed in this study, the practice of early child marriage is, however, still a matter of concern. Significant number of FKs were married before 20 years, the current legal age at marriage.
- The main reason for parents sending their daughters as FK is basically economic desperation. It was very heartening for the evaluation team to note that the FK families are now economically much better off and the FK farming families (about 80%) are also

producing much more to become food secure. Economic improvement of FK families are mainly due to cultivation of more land and employment or self-employment of family members (30% among FKs only). It was also remarkable to find most of the FKs were very confident about their economic future. They saw themselves doing much better in future in terms of taking care of their families. It can be said that the confidence of FKs is mainly due to their rescue, education, vocational/technical training, easy access to credit at reasonable interest rates and program support to set up their own businesses/enterprises. Had they been not rescued, the FKs think they would be in a very bad condition now. Some went to the extreme of saying they would be dead by now.

Sustainability of Program Results

- The Kamlari program rescued the identified Kamlaris. The question is whether they will become a Kamlari again or the Kamlari system will ever revive to haunt the Tharu girls. On the basis of findings of this study, it can be said that the revival of the Kamlari system is unlikely to happen. First of all, legal framework has been reinforced with additional laws. Because of raised awareness and consciousness of Tharu youths and FKs themselves through their FKDF network, there is now improved enforcement of laws against employers of Kamlaris. In addition, the economic situation of Kamlari families has significantly improved to remove the economic pressure on families to send their daughters as Kamlaris. The mindset of the parents of Kamlaris has also changed.
- The establishment of FKDF was encouraged and supported by the program as an organization of FKs to look after their rights and development. It was also considered as an organization to ensure the Kamlari system does not revive again. The FKDF has indeed developed into a well-recognized and capable representative organization of FKs. It has also earned the trust of local governments as evidenced by significant funding of FKDF activities by the local governments. The FKDF leaders have also been nationally and internationally recognized. The FKDF is now gradually playing increasing role in supporting FKs as the Kamlari program now is in phase out mode. The FKDF will, however, need management support for some years to come, hence, NYF should not leave the FKDF without building its organizational management capacity.
- FK led cooperatives are another institution encouraged and supported by the program. The cooperatives have been very useful organization for economic improvement of FKs and their families. However, several cooperatives of FKs are not yet financially viable. Their collapse would be a significant setback for economic well-being of FKs as well as their families. Continued financial management support is needed to make them financially viable institutions. Virtually all cooperatives had difficulties with meeting the demands for loans. Therefore, augmentation of their funding capacity is also needed. One way to do it could be increasing the amount of revolving fund of FKDF taking advantage of deprived sector provision of the Rastra Bank, which stipulates the commercial banks should provide certain percentage of their total credit for deprived sectors at low interest rates.
- FKs as change agents and role models may be yet another program intervention that can be designed as part of a strategic phase out. In this regard, New ERA had the opportunity to interact with members of the FKDF during the pretest.

Among these, a few FKs impressed the New ERA evaluation team with their leadership skills, their confidence, their self-determination to change their lives for the better, and their positive outlook. (Photo, of Dil Kumari Chaudhary). These FKs had dealt with

trauma, early marriage and struggled to complete their studies. They could relate to other FKs given the range of their life experiences.

There were also a few other members from the Tharu community in FKDF who were never Kamlaris. They however exhibited deep empathy with the FKs, demonstrated knowledge of the issue, exuded self-confidence and for all these reasons were looked upon by the FKs with respect. (Photo)

Such women with a positive outlook, some measure of success, having the courage of conviction to persevere and help others, could inspire other FKs as role models. They are real life examples that life can improve, and one can move beyond the trauma of childhood memories as a Kamlari.





Annex 1: Questionnaires

NYF/New ERA EVALUATION OF FREED KAMLARI PROJECT

FREED KAMLARI QUESTIONNAIRE, 2019

1.0 Respondent's Consent and Identification

101. Address		
District:		
Rural/Urban Municipality:		
Ward No.:		
Tole/Village:		
102. Consent of the Resp	ondent	
Kathmandu. We are collec	ting information about	from New ERA, a research organization based in Kamlari project supported by NYF in 5 districts of ally selected for participation in our survey.
During today's interview, I conditions after you were re		s related to changes in your social and economic
answers to our questions. It this research is completely	We will use approxima y voluntary. You are any time. All informat	ly. We value your opinion and there are no wrong stely 45 minutes of your time. Your participation in free to withdraw your consent and discontinue tion gathered will be strictly treated as confidential
If you need further inform 4413603.	ation, you can contac	ct New ERA, Kalopul, Kathmandu; Ph. No. 01-
Date://2076		
Are you willing to participate	in the study?	1. Yes 2. No
103. Respondent's Name		
First na	me	Last name
104. Mobile numbers of the	ne respondent or cor	ntact numbers

2.0 Information about FK Family

Q. N.	Question	Response	Go to
201	How many members do you have in	Total no. of mambara	
	your household?	Total no. of members	
202	Who is the head of your household?	Father 1	
		Mother	
		Mother-in-law	
		Husband	
		Self	
		Others (Specify) 96	
203	Education of the household head	Illiterate	
		Literate	
		Primary (1-5 Class) 3	
		Secondary (6-10 Class)4	
		SLC 5	
		Above SLC6	
204	Does your household cultivate land?	Yes 1	
		No2-	→ 206
205	Is the production from the cultivated	Less than 3 months 1	
	land sufficient for annual household	3-6 months	
	consumption?	7-9 months	
		10-12 months	
206	Mhatia waya baya abalda wasin asyya	More than 12 months	
200	What is your household's main source of energy for lighting?	Kerosene/gas 1 Electricity 2	
	or energy for lighting:	Solar panel	
		Other (Specify) 96	
207	What is your main source of energy	Electricity 1	
	for cooking?	LP gas 2	
	_	Biogas 3	
		Firewood/Animal dung4	
		Kerosene/ stove 5	
		Agricultural crop residues	
000	100000000000000000000000000000000000000	Other (Specify) 96	
208	Which of the following items does	Yes No	
	your household currently own?	Radio	
		Landline phone 1 2	
		Computer 1 2	
		Mobile phone 1 2	
		Bicycle/ Rickshaw 1 2	
		Motor cycle/ Scooter 1 2	
		Tractor 1 2	
		Four-wheeler 1 2	
		Other (Specify) 1 2	
209	What type of toilet facility does your	Flush to septic tank 1	
	household have?	Pit latrine	
		No facility at household	
040	Mhot tupo of floor is there is your	Other (Specify) 96	
210	What type of floor is there in your	Earth/Mud	
	house?	Wood Planks/parqueting	
	(Common floors types of most of the	Ceramic Tiles 4	
	rooms)	Marble	
	1001110)	Mai 210	

Q. N.	Question	Response	Go to
		Other (Specify)96	
211	What type of wall is there in your	No Walls 1	
	house?	Mud Walls2	
		Cement 3	
	(Common wall types of most of the	Bricks 4	
	rooms)	Wood Planks5	
		Bamboo+ mud 6	
		Other (Specify) 96	
212	What type of roof is there in your	Thatch 1	
	house?	Galvanized Sheet2	
		Cement 3	
		Tiles 4	
		Khapda 5	
		Other (Specify) 96	

3.0 Information about FK and Rescue Details

Q.N.	Questions	Coding Categories	Go to
301	How old are you now?		
		Completed years	
302	How old were you when you were sent	Completed veers	
	as Kamlari?	Completed years ———	
303	When were you rescued?		
	(BS month/year)	Month Year	
304	Who rescued you from Kamlari?	NYF/ NYF Partner organizations1	
	-	Police2	
	(Multiple responses possible)	Administration/ CDO3	
		Ward/ VDC officials4	
		Others (Specify) 96	
		Don't know98	
305	How long did you work as a Kamlari?		
	(If less than a year, code '00')	Total months	
		Don't know98	
306	What gifts did your family receive after	Goat1	
	you were rescued?	Piglet2	
		Sheep3	
	(Multiple responses possible)	Dress4	
		Cash5	
		Toiletry (soap, toothpaste)6	
		Kerosene oil	
		Nothing	
		Others (Specify)96	
207	If received, how helpful was it for	Don't know	
307	If received, how helpful was it for	Very helpful	
	improving the economic conditions of	Helpful	
	your family?	Not so helpful	
		Don't know98	

4.0 Educational Information about FK

Q. N.	Questions	Coding Categories	Go to
401	Are you studying currently?	Yes1	
		No2-	→ 403
402	Types of school/college you are	Community/Government1	
	currently studying?	Institutional/Private2	
		Technical/Vocational3	

Q. N.	Questions	Coding Categories	Go to
		Other (Specify)96	
403	What is the highest grade you have completed? (Put actual grade completed in the boxes; if never attended school, code '00'; if BA, code '15'; if MA, code '17'; if above MA, code '20')	Grade completed	
404	If grade completed in Q 403 is less	Literate1	
	than 05, ask "are you literate?"	Illiterate2	
405	Have you received any vocational	Yes, completed1	
	training/ technical education?	Yes, but not completed2	
		No3-	→ 408
406	What did you receive?	Technical education (Specify)1	
	(Multiple responses possible)	Vocational training (Specify)2	
407	How useful was the vocational training/	Neither employed nor self-employed1	
	technical education in obtaining	Very useful2	
	employment/ self-employment?	Useful3	
		Somewhat useful4	
	(Multiple responses possible)	Not useful5	
		Not useful at all6	
408	Have you ever received any	Yes1	
	scholarship?	No2	→ 501
409	Which organizations/individuals	NYF/FNC1	
	provided you the scholarship?	FKDF2	
		Government/ school3	
		Other (Specify)96	
410	How useful was the scholarship for you?	Very useful (couldn't have studied1 without it)	
		Useful2	
		Somewhat useful3	

5.0 Demographic and Health

Q. N.	Questions	Coding Categories	Go to
501	What is your marital status?	Unmarried 1-	▶ 601
		Unmarried but living together2	▶ 503
		Married3	
		Separated4	
		Divorced5	
		Widow 6	
		Unmarried, but have children7-	→ 503
502	At what age, were you married?	Completed years	
503	Do you have children?	Yes1	
		No2-	▶ 511
504	How many children do you have?	Total no. of children	
		0 – 35 months	
		36 – 59 months	
		> 60 months and 19 years	
505	At what age did you give birth to your first child?	Age (completed years)	
506	Where did you deliver your last child?	Own home1	
		Public/private health facilities2	
		Other (Specify) 96	

Q. N.	Questions	Coding Categories	Go to
507	Did you visit health facility for antenatal	Yes1	
	check-up during your last pregnancy?	No2-	→ 509
508	How many times did you visit for antenatal check-ups?	Number of visits	
509	Have you immunized each one of your	None immunized 1	
	child as recommended?	All immunized2	
		Most of them immunized3	
		Half of them immunized4	
		Only some immunized5	
510	How many of your children 5 years or	No. of children 5 years or above	
	above are regularly attending school?	attending school	
511	Have you ever used family planning	Yes1	
	methods?	No2	

6.0 Empowerment/ Decision Making/Self-esteem

Q. N.	Question	Coding Categories	Go to
601	Is Kamlari practice legal?	Yes1	
		No2	
		Don't know98	
602	Do you know about government	Yes1	
	abolition of Kamlari system?	No2	
603	What vital documents do you have?	Yes No	N.A.
		Freed Kamlari ID 1 2	97
		Birth certificate (self) 1 2	97
		Birth certificate (last child)1 2	97
		Citizenship certificate(if > 16 years) 1 2	97
		Marriage certificate1 2	97
		Divorce certificate1 2	97
		Voter ID 1 2	97
604	Did/Can you make the following	Yes No	N.A.
	decisions of your life yourself?	At what age/stage to marry 1 2	97
		Who to marry with 1 2	97
		Whether to go school or not 1 2	97
		What subjects to study in school 1 2	97
		What job career to select 1 2	97
		How to spend your own earnings 1 2	97
605	Are you a member in any community	Yes1	
	development groups (users'	No2-	→ 608
	committee)/social groups/civil society		
	organizations?		
606	Which community development	Saving & Credit Groups/Cooperative 1	
	groups/ social group/ civil society	Users' committee2	
	organizations?	FKDF3	
		Other NGO/s4	
	(Multiple responses possible)	Other (Specify)96	
607	Are/ Were you in leadership role in any	Yes1	
	community development group/social	No2	
	group/civil society organization?		
608	Are/ Were you in any elected positions	Yes1	
	at any levels of federal structures?	No2-	→ 610
	(Municipality, province, federal)		
609	If yes, at what levels?	Municipality/VDC1	
		Province/district2	
		Federal3	
		Other (Specify) 96	

Q. N.	Question	Coding Categories	Go to
610	Are/ Were you ever deeply and actively involved in social activism on any issues?	Yes	→ 612
611	If yes, what issues?	Kamlari movement1Early child marriage2Violence against women3Other (Specify)96	
612	Have you ever experienced domestic/ gender-based violence after you have been rescued?	Yes	
613	Do you know where to report the cases of domestic/gender-based violence?	Yes	→ 701
614	If yes, where to report? (Multiple responses possible)	Police station	

7.0 Psycho-Social

Q. N.	Question	Coding Categories	Go to
701	Did you ever attend a counselling	Yes1	
	session after your rescue?	No2-	→ 705
702	If yes, what was the main reason you	Have problem with studies1	
	attended the counselling session?	Had mental problem2	
		Trauma/fear3	
	(Multiple response possible)	Early marriage4	
		Unable to interact with others5	
		Other (Specify) 96 Counselor from NYF/FNC/ACC 1	
703	Who was the counselor?	Counselor from NYF/FNC/ACC1	
		Peer counselor2	
		Other (Specify)96	
704	How useful was the counselling	Very useful1	
	sessions for you?	Useful2	
		Somewhat useful3	
		Not so useful4	
705	What kind of treatment did you receive	Always nice treatment (Like a family	
	from the family where you were a	member)1	
	Kamlari?	Mostly nice treatment2	
		Sometimes nice other time bad	
		treatment3	
		Often bad treatment4	
		Always very bad treatment5	
706	If response is 3, 4 or 5 in 705 what kind	Food not given on time1	
	of bad treatment did you receive?	Beating2	
		Scolding3	
	(Multiple response possible)	Made to work long hours/Overwork 4	
		Not allowed to go parent's home5	
		No medicine/ not taken to health facility	
		when sick6	
		Sexual harassment/abuse7	
		Other (Specify)96	

8.0 Economic

Q.N.	Questions	Coding Categories	Go to
801	In what sector, are you currently	Informal1	
	employed?	Formal, private/NGO2	
	(as an employee for others)	Formal, public/government3	
	(Multiple response possible)	Not employed4-	→ 803
802	If employed, what is your average		
	monthly salary/income?	Rs	
803	Do you have your own business/	Yes1	
22.1	enterprise?	No2-	→ 806
804	What type of business/enterprise?	Retail/grocery shop	
	(Multiple reapense pessible)	Cart shop (<i>Thela</i>)2 Poultry farming3	
	(Multiple response possible)	Livestock raising4	
		Vegetable farming5	
		Dairy business6	
		Tea shops	
		Tailoring/Sewing and cutting8	
		Beauty parlor9	
		General agriculture10	
		Other (Specify) 96	
805	What is your average monthly earning		
	from your own business?	Rs	
806	How do you feel your (if unmarried)/	Much better off1	
	your natal family are now economically	Better off2	
	as compared to 10 years ago?	As before3	
		Worse off4	
		Very worse off5	
		Don't know96	
807	Reasons for response to Q. 806	Bought farm land1	
	(Adultinla management in la)	Have/More land for crop sharing2	
	(Multiple response possible)	Started own business	
		Got employment4 Other (Specify) 96	
808	Do you have any outstanding loop	Other (Specify) 96 Yes	
808	Do you have any outstanding loan taken for your household expenses or	No 2-	№ 812
	running business?	NO2	012
809	From where/whom did you borrow the	Banks1	
	money?	Cooperatives/ SCG	
		Private lenders3	
	(Multiple response possible)	Relatives/ Neighbors 4	
		Mother/women/other groups5	
		Other (Specify)96	
810	What is the amount of your outstanding	Total Rs	
	loan?		
811	What is the average interest rate of the	Interest Rate %	
	loan you have taken?	Banks	
		Cooperatives/ SCG	
		Private lenders	
		Relatives/ Neighbors	
		Mother/women/other groups	
812	Do you think that you can easily borrow	Other (Specify) L 1	
012	Do you tilling that you can easily borrow	100	

Q.N.	Questions	Coding Categories	Go to
	money when in need?	No2	
		Don't know 98	
813	What types of supports have you	Loan1	
	received from local Cooperatives/	Deposit2	
	Saving & Credit Groups?	Training3	
		Have not received any supports4	
	(Multiple response possible)	Other (Specify) 96	
814	In your opinion, how useful are these	Very Useful1	
	cooperatives/ saving & credit groups?	Useful2	
		Somewhat Useful3	
		Not Useful4	
		Don't know98	

9.0 Political

Q. N.	Questions	Coding Categories	Go to
901	Are you a member of any political	Yes1	
	party?	No2	→ 903
		Not applicable97	→ 907
902	What is your position in the political	Ordinary member1	
	party?	Ward level leader2	
		Municipality level leader3	
		Constituency level leader4	
		District level leader5	
		Province level leader6	
		National level leader7	
903	Is your name registered in voter's list?	Yes1	
		No2	
	(For 18 years or above)	Not applicable97	
	,	Don't know98	
904	Do you have a voter's ID?	Yes1	
		No2	
	(For 18 years or above)	Not applicable97	
905	Did you vote in last municipality	Yes1	
	election?	No2	
		Name missing3	
	(For 18 years or above)	Travel/unavoidable reasons4	
	(i or regulate or above)	Not applicable97	
906	Did you vote in last parliamentary	Yes1	
	election?	No2	
		Name missing3	
	(For 18 years or above)	Travel/unavoidable reasons4	
	, , , , , , , , , , , , , , , , , , , ,	Not applicable97	
907	How many tiers are there in Nepalese	Tiers	
	federal structure?		
		Correct answer	
		Don't know98	
000	Mhatia tha nama/arraban af rarra	DOITE KNOW96	
908	What is the name/number of your		
	province?	Correct enginer	
		Correct answer	
		Incorrect answer	
909	What is the full name of your	Don't know98	
909	What is the full name of your		
	municipality?	Correct answer 1	
		Incorrect answer	
		Don't know98	
		DOLL KILOW90	

10.0 Miscellaneous

Q.N.	Questions	Coding Categories	Go to
1001	What kind of life you would be	Much better than now1	
	spending, if not rescued from Kamlari?	Same as now2	
		Much worse than now3	
		Probably dead by now4	
		Probably married early with several	
		children by now5	
		Probably would have experienced	
		sexual abuse6	
		Cannot say7	
1002	How has your life changed after being	Had better educational opportunity1	
	rescued from a Kamlari?	Had better skill training opportunity2	
		Had better job/career opportunity3	
	(Multiple answer possible)	Been able to earn more4	
		Could enjoy childhood better5	
		Could become self-reliant6	
		Able to get more confidence7	
		Other (Specify)96 Economically better off1	
1003	How do you see your life after five		
	years from now?	Will have more self-confidence2	
		Look after my family better3	
	(Multiple answer possible)	Can contribute more to my community4	
		(Immediate)	
		Can contribute more to my region5	
		Can contribute more to my country6	
		Worse off7	
		Cannot say	
4004	O C f th	Other (Specify)96	
1004	Suggestions for the program or any		
	general suggestions (Probe)		

Interviewer's Name:

THANK YOU FOR YOUR VALUABLE TIME.

NYF/New ERA EVALUATION OF FREED KAMLARI PROJECT

PARENTS QUESTIONNAIRE, 2019

1.0 Respondent's Consent and Identification

105. Address					
District:					
Rural/Urban Municipality					
Ward No.:					
Tole/Village:					
106. Consent of the R	espondent				
Kathmandu. We are col	ecting information	n about	Kam	lari pr	ERA, a research organization based in oject supported by NYF in 5 districts of I for participation in our survey.
During today's interview conditions after you were		uestions	rela	ted to	changes in your social and economic
answers to our question this research is comple	. We will use ap ely voluntary. Y at any time. All i	proximat ou are nformati	tely 4 free	15 mii to w	ue your opinion and there are no wrong nutes of your time. Your participation in ithdraw your consent and discontinue ed will be strictly treated as confidential
If you need further info 4413603.	mation, you car	n contac	t Ne	ew EF	RA, Kalopul, Kathmandu; Ph. No. 01-
Date://2076					
Are you willing to particip	ate in the study?		1. Ye	es	2. No
107. Respondent's Na	me				
First I	ame				Last name
FK Daughter's Name					
108. Mobile numbers	of the responder	nt or coi	ntact	t num	bers

2.0 Information about FK Family

Q.N.	Question	Response	Go to
201	How many members do you have in your household?	Total no. of members	
202	Who is the head of your household?	Father1 Father-in-law2	
		Mother	
		Mother-in-law3	
		Husband4	
		Wife5	
		Self6	
		Others (Specify) 96	
203	Education of the respondent	Illiterate1	
		Literate2	
		Primary (1-5 Class)3	
		Secondary (6-10 Class)4	
		SLC5	
		Above SLC6	
204	Does your household cultivate land?	Yes1	
		No2-	▶301
205	Is the production from the cultivated	Less than 3 months1	
	land sufficient for annual household	3-6 months2	
	consumption?	7-9 months	
		10-12 months4	
		More than 12 months5	

3.0 Information about Respondent

Q.N.	Questions	Coding Categories	Go to
301	How old are you now?	Completed years	
302	How many shildren de you have?	Completed years	
302	How many children do you have?	Total number of children	
		Sons	
		Daughters	
303	How many of your daughters were Kamlaris?	No. of Kamlari daughters	
304	How many of Kamlari daughters were	All1	
	rescued?	Most of them2	
		Others (Specify)96	
305	What are the reasons for sending your	Economic reasons1	
	daughter/s as Kamlaris?	Education2	
		Too many children3	
	(Multiple responses possible)	Common practice4	
		I was Kamaiya, too5	
		Others (Specify)96	
306	Which of the above reasons was the	Economic reasons1	
	most important?	Education2	
		Too many children3	
	(Tick only one response)	Common practice4	
		Others (Specify)96	
307	If for any reasons your family's	Will never send her1	
	situation makes it necessary, would	May send her if the situation warrants it.2	
	you send your daughter to be a	Cannot say3	

Q.N.	Questions	Coding Categories	Go to
	Kamlari ever again?	Others (Specify)96	
308	Specify the reasons for each one of		
	the responses given above.		
309	In many families, once daughters who	Worried that family income would now	
	were sent as Kamlaris returned home,	decrease1	
	parents were either not happy or	Worried that "mouth to feed" would increase	
	angry. How did you feel when your	2	
	daughters returned freed from	Angry that she (was) returned without asking	
	Kamlaris?	my consent or approval3 Very happy that my daughter returned home	
		to me4	
	(Multiple response possible)	Others (Specify)96	
310	If in Q 309 the response was 1, 2 or 3,	o	
0.0	then ask reasons for each.		
311	How many of your school age children		
	(5-8 years) are currently attending	No school age children	
	school/college regularly?	0.000	
		Sons	
		Daughters	
312	Did you send your FK daughter/s to	Yes1	
	school once she was rescued?	No2 –	315
313	If yes, what was the most helpful	Hostel1	
	incentives from NYF that motivated	Tuition fee2	
	you to send your daughter to school,	School uniform3	
	training?	Don't know about the supports4	
	(Multiple response possible)	Others (Specify) 96	
314	Did you start sending your son to	Yes1	
	school/college because you also sent	No, the son was going from before2	
	your FK daughters?		
315	What gifts did your family receive after	Goat1	
	daughter/s were rescued?	Piglet2	
		Sheep3	
		Cloth4	
		Cash	
		Toiletry (soap, toothpaste)6 Kerosene oil7	
		Nothing8 —	4 01
		Others (Specify)96	['0'
		Don't know	4 01
316	If received, how helpful was it for	Very helpful1	
	improving the economic conditions of	Helpful2	
	your family?	Not so helpful3	
	_	Don't know98	

4.0 Empowerment/ Decision Making/Self-esteem

Q. N.	Question	Coding Categories	Go to
401	Is Kamlari practice legal?	Yes	
		No	2
		Don't know98	3
402	Do you know about government	Yes	
	abolition of Kamlari system?	No	<u> </u>
403	What vital documents do you have?	Yes No	N.A.
	-	Birth certificate (self)1	97
		Birth certificate (last child)1	97
		Citizenship certificate (self)1	97
		Marriage certificate (self)1	97
		Divorce certificate (self)1	97

Q. N.	Question	Coding Categories	Go to
		Voter ID (self) 1 2	97
404	Does your daughter have FK ID Card?	Yes1	
	(If several daughters, ask about the	No2	
	last one)	Don't know 98	
405	Do you allow your daughter to make	Yes No	N.A.
	the following decisions of her life	At what age to marry1 2	97
	herself?	Who to marry with 1 2	
		Whether to go school or not 1 2	97
		What subjects to study in school1 2	97
		What job career to select 1 2	97
		How to spend her own earnings 1 2	97
406	Do you allow your daughter to be a member in any community development groups/ social groups/ civil society organizations?	Yes	→ 408
407	Do you allow your daughter taking a leadership role in any community development group/social group/civil society organization?	Yes	
408	How do you view your daughter holding a public position? (Municipality, province, federal)	Very proud1Not proud nor regret2Regret3	
409	If yes/no, give reasons		
410	Do you allow your daughter to be deeply involved (long time) in social activism on any issues?	Yes	

5.0 Economic

Q.N.	Questions	Coding Categories	Go to
501	What all did you receive from the	Nothing1	
	employer family of your FK daughter?	Monthly salary2	
		(Rs)	
	(Multiple response possible)	Kind3	
		Land for cultivation4	
		FK daughter's education5	
		In lieu of interest for loan taken (Rs) 6	
		Other (Specify)96	
502	Once your daughter was rescued, has	Yes1	
	she engaged in any income generating	No2-	→ 504
	activities so far?		
503	If yes, does she contribute to	Yes1	
	household expenses?	No2	
504	How do you feel your family is now	Much better off1	
	economically as compared to 10 years	Better off2	
	ago?	As before3	
		Worse off4	
		Very worse off5	
505	Reasons for response to Q. 504	Bought farm land1	
		Have/More land for crop sharing2	
	(Multiple response possible)	Started own business3	
		Got employment4	
		Other (Specify) 96	
506	Do you have any outstanding loan	Yes1	
	taken for your household expenses or	No2	
	running business?		

Q.N.	Questions	Coding Categories	Go to
507	From where/whom did you borrow the	Banks 1	
	money?	Cooperatives/ SCG2	
		Private lenders3	
	(Multiple response possible)	Relatives/ Neighbors4	
		Mother/women/other groups5	
		Other (Specify)	
508	What is the amount of your outstanding loan?	Total Rs	
509	What is the average interest rate of the	Interest Rate %	
	loan you have taken?	Banks	
		Cooperatives/ SCG	
		Private lenders	
		Relatives/ Neighbors	
		Mother/women/other groups	
		Other (Specify)	
510	Do you think that you can easily borrow	Yes1	
	money when in need?	No2	
		Don't know98	
511	What types of supports have you	Loan1	
	received from local Cooperatives /	Deposit2	
	Saving & Credit Groups?	Training3	
	(14.44.4.	Have not received any supports4	
540	(Multiple response possible)	Other (Specify)96	
512	In your opinion, how useful are these	Very Useful1	
	cooperatives/ saving & credit groups?	Useful	
		Not Useful4	
		Don't know98	

6.0 Political

Q. N.	Questions	Coding Categories	Go to
601	Do you know if your FK daughter is a member of any political party?	Yes 1 No 2 Not applicable 97 Don't know 98	≻701
602	How do you feel your FK daughter/s' political participation?	Feel good	

7.0 Miscellaneous

Q.N.	Questions	Coding Categories	Go to
701	What kind of life your FK daughter	Much better than now1	
	would be spending, if not rescued from	Same as now2	
	Kamlari?	Much worse than now3	
		Cannot say4	

Q.N.	Questions	Coding Categories	Go to
702	How has your FK daughter's life	Had better educational opportunity 1	
	changed after being rescued from a	Had better skill training opportunity2	
	Kamlari?	Had better job/career opportunity3	
		Been able to earn more4	
	(Multiple answer possible)	Could enjoy childhood better5	
		Could become self-reliant6	
		Able to get more confidence7	
		Other (Specify) 96	
703	Had there been any difference in the	Much better than before1	
	way other responsible family members	No difference/ as before2	
	treats or behaves towards your FK	Much worse than before3	
	daughter after the rescue?	Cannot say4	
		Other (Specify) 96	
704	Were you or your family member ever	Yes1	
	a Kamaiya?	No2	
705	Suggestions for the program or any		
	general suggestions (Probe)		

Interviewer's Name:

THANK YOU FOR YOUR VALUABLE TIME.

Annex 2: Program Expenditures from 1999/2000 to 2018/2019

	Fiscal Year							Expen	ises						
Organization Name			IDP/EFK			VECC			Ankur Counseling			Total			
- Turne			Direct exp	Mgmt.	Total	Direct exp	Mgmt.	Total	Direct exp	Mgmt.	Total	Direct exp	Mgmt.	Total	
FNC	2056/057	1999/2000	397,440	34,560	432,000							397,440	34,560	432,000	
FNC	2057/058	2000/2001	952,320	71,680	1,024,000							952,320	71,680	1,024,000	
FNC	2058/059	2001/2002	1,106,700	83,300	1,190,000							1,106,700	83,300	1,190,000	
FNC	2059/060	2002/2003	1,256,198	109,235	1,365,433							1,256,198	109,235	1,365,433	
FNC	2060/061	2003/2004	3,313,782	368,198	3,681,980							3,313,782	368,198	3,681,980	
FNC	2061/062	2004/2005	5,249,789	583,310	5,833,099							5,249,789	583,310	5,833,099	
FNC	2062/063	2005/2006	8,331,017	925,669	9,256,686							8,331,017	925,669	9,256,686	
FNC	2063/064	2006/2007	10,491,101	969,311	11,460,412							10,491,101	969,311	11,460,412	
FNC	2064/065	2007/2008	10,202,719	965,702	11,168,421							10,202,719	965,702	11,168,421	
FNC	2065/066	2008/2009	15,585,816	1,355,288	16,941,105	385,468	12,600	398,068				15,971,284	1,367,888	17,339,173	
FNC	2066/067	2009/2010	23,329,149	2,592,128	25,921,277	505,962	66,500	572,462				23,835,111	2,658,628	26,493,739	
FNC	2067/068	2010/2011	21,108,397	1,534,205	22,642,602	1,352,520	156,378	1,508,898				22,460,917	1,690,583	24,151,500	
FNC	2068/069	2011/2012	23,098,413	1,624,298	24,722,711	2,197,128	244,600	2,441,728				25,295,541	1,868,898	27,164,439	
FNC	2069/070	2012/2013	16,987,602	1,235,436	18,223,038	5,702,531	779,891	6,482,422	696,132	77,348	773,480	23,386,265	2,092,675	25,478,940	
NYFN	2070/071	2013/2014	14,257,956	1,073,180	15,331,136	15,932,535	1,561,841	17,494,376	2,051,793	227,977	2,279,770	32,242,284	2,862,998	35,105,282	
FNC	2070/071	2013/2014	386,458	24,668	411,125	-			29,070	3,230	32,300	415,528	27,898	443,425	
NYFN	2071/072	2014/2015	14,827,126	1,116,020	15,943,146	37,466,423	2,404,341	39,870,764	2,557,237	284,137	2,841,374	54,850,785	3,804,499	58,655,284	
NYFN	2072/073	2015/2016	9,813,779	738,672	10,552,451	35,155,207	2,205,537	37,360,744	4,426,648	491,850	4,918,498	49,395,635	3,436,058	52,831,693	
NYFN	2073/074	2016/2017	9,893,772	860,328	10,754,100	23,671,520	2,265,330	25,936,850	3,328,875	369,875	3,698,750	36,894,167	3,495,533	40,389,700	
NYFN	2074/075	2017/2018	10,061,279	995,072	11,056,351	23,927,883	2,673,976	26,601,859				33,989,162	3,669,048	37,658,210	
NYFN	2075/076	2018/2019	8,547,340	949,704	9,497,044	23,447,448	2,322,175	25,769,623				31,994,788	3,271,879	35,266,667	
		Total	209,198,155	18,209,961	227,408,116	169,744,625	14,693,169	184,437,794	13,089,755	1,454,417	14,544,172	392,032,535	34,357,547	426,390,082	