1. **Project Background**

READ Bhutan received the project funding of USD 48,701 to carry out livelihood skills training programs, financial literacy training, develop and publish a financial literacy guide and create a network of savings cooperatives. The funding for this program and the cost-share provided by READ remains unchanged.

The Empowering Rural Women through Entrepreneurship, Education and Economic Development Opportunities project is empowering 300 rural women in nine communities in Bhutan by enhancing their financial literacy, entrepreneurship and livelihood skills to improve their and their families’ economic opportunities. As a result of these interventions, women are gaining not only an awareness of the economic activities and opportunities that are at their doorsteps, but the life-changing skills to take steps to start or expand micro-businesses, establish income-generating activities and exercise financial responsibility and leadership qualities. The nine READ Centers in Bhutan will also launch savings cooperatives through this program, providing the women with a critical source of capital with which to build and expand their enterprises. Through the program a financial literacy guidebook is being developed and printed which will be used by READ Centers long after the end of the grant to educate community members on basic financial literacy skills.
2. **Project Objectives**

The project’s goal as articulated in the proposal is to empower 300 rural women in nine communities in Bhutan by enhancing their financial literacy, entrepreneurship and livelihood skills to improve their and their families’ economic opportunities. (This goal remains unchanged).

- Provide specialized programs that will secure livelihoods for women and their families
- Provide financial literacy training that will enable rural women to better manage their finances and access capital
- Formation of saving cooperatives with assistance from the Department of Agriculture and Marketing Cooperative, Ministry of Agriculture

1. **Project Activities**

   i. **Project Orientation**

   In January and February 2018, READ Bhutan orientated the READ Coordinators on the project’s implementation plan. The respective center coordinators began orienting the community members on the project’s activities and collecting feedback on potential livelihood training ideas. The orientation by the coordinators was primarily carried out through door-to-door visits, as community gatherings were prohibited in Bhutan from February to May due to the National Election campaign. During the door-to-door orientation, the coordinators started mobilizing and registering participants for the identified training in their respective communities.

   The training in the respective communities was decided based on the needs and suggestions of the community members. The following topics for Skills Training were identified.
   - Khotakpa- Development of products made from waste materials
   - Rongthong- Dairy production
   - Chuzagang- Development of products made from waste materials
   - Panbang- Bamboo product development
   - Shemangkha- Baking
   - Changjiji- Development of products made from recycled waste
   - Ura- Food processing training
   - Mendhagang- Development of products made from waste materials
   - Yanghang- Development of products made from waste materials

   ii. **Identification of training and trainers**

   In May, once all training topics were identified through consultations with the women, READ centers started registering participants for different livelihood skills training programs and identifying experts to serve as trainers.

   READ also consulted with experts from relevant government agencies such as Department of Agriculture and Marketing Cooperatives (DAMC) and National Post Harvest under the Ministry of Agriculture for financial literacy, savings groups’ formation and management and food processing
training. The others are experts in craft design and production for waste material from communities and local NGOs.

iii. **Publication of Financial literacy Guide**

Working with the Royal Monetary Authority and DAMC, READ Bhutan developed a curriculum for financial literacy training and an accompanying financial literacy guide to be used by READ Centers, the public and other partners long after the close of the program. The content of this guide is based on the Royal Monetary Authority's guide for financial literacy programs. The draft is in the process of being finalized, designed and proofread before being sent for printing.

iv. **Livelihood Training Programs**

Five livelihood skills development and enhancement training programs have been held to date. Women and adolescent girls were mobilized for various livelihood skills training programs.

a. **Waste Diversification Training in Khotakpa, Chuzagang and Changjiji**

A total of 88 women and girls from Khotakpa, Chuzagang and Changjiji took part in a week-long training conducted at their respective centers in June and July on how to make items out of waste materials.

In Khotakpa READ community, two trainers from *Samdrup Jongkhar Initiative* were hired to train 31 women and girls. The training focused on the production of baskets and bags made from PET bottles, plastic wrappers and used plastic sacks from the community. The women were also taught how to make plastic bottle cutters from easily available local materials.

Two experts in craft design and production from Thimphu were hired to train 36 women in Chuzagang and 21 women in Changjiji. The training focused on the design and production of bags and baskets using plastic wrappers and used plastic sacks which otherwise would be discarded as waste.

b. **Weaving Bamboo Products**

In Pangbang, 17 women took part in a week-long training to learn how to make bamboo products. A local expert on bamboo production was hired to train the women and girls from the community. The participants, besides learning how to weave bamboo *bangchungs*, a traditional spherical shaped plate made from bamboo and used to carry cooked food, and as containers to serve food and snacks, and bamboo pen holders, also learned the process of treating the raw materials, cutting and dying using natural dyes and ingredients.

2. **Project Outcome**

Outcome 1: 300 women in 9 communities in Bhutan will become economically empowered through trainings in livelihood skills, financial literacy, and women’s empowerment delivered in READ Centers.
• So far, 105 women from four READ communities acquired knowledge and skills in bamboo crafts, bag making and basket weaving.

• The programs are building the capacity of the women participants to improve their livelihood, as well as play an active role in their family and community, thereby increasing the level of confidence and leadership skills among these women.

Outcome 2: Project participants, with READ support, will form at least 9 Savings Cooperatives with a minimum of 15 women members in each group.

• At least 135 project participants will undergo a training program in financial literacy and acquire knowledge and skills in the formation and management of Saving Cooperatives.

3. Challenges

• READ Bhutan initially proposed thirteen livelihood training programs in nine READ Communities. However, due to Bhutan’s National and General Elections happening this year, a government decree was issued prohibiting community gatherings for the months of March to May and August to October 2018. While READ Bhutan was able to adapt some activities (for example by conducting participant recruitment through door-to-door visits rather than public meetings), the timeline for livelihoods skills training is compressed. As a result, READ Bhutan requests to still reach the target 300 beneficiaries, but to do so through 9 trainings (1 in each community) instead of the initially proposed 13.

• Generally, monsoon season in Bhutan starts around late May. By June – July most roads become impassable. READ Bhutan was able to carry out livelihood training programs in only four communities in the months of June and July due to election-related delays. The remaining five trainings in five other READ communities are scheduled for November.

• Mobilizing and registering women participants in the respective communities to form Savings Cooperative at the end of the project was a challenge. Because most of the women in rural areas have little or no experience in being part of cooperative, they do not yet feel confident in owning and managing it. We are hoping the planned training programs on financial literacy, and formation and management of savings cooperative will address this issue.

4. Upcoming Activities

• Food processing training (Baking) at Shemagangkha READ Community- 3rd-4th week of July
• Dairy processing training at Rongthung- November
• Food processing training at Ura- November
• Waste diversification training in Mendhagang and yanghang- October & November
• Training on Basic Financial Literacy and Formation and Management of Saving Cooperatives – November- December
Feedback from the Participants

“With the gypsum mine in the area, the community sees a huge number of lorry drivers especially during the hot weathers disposing their water and juice bottles in the area. We can now reuse these bottles to make baskets and bags. This will also help reduce waste from our environment. TendrelZangmo, 44. Khotakpa

“I have always been interested to learn how to make bamboo products but never had the platform and opportunity. By attending this week-long workshop, I am able to gain skills and knowledge that will help me earn additional income”. LekiChoden, 28. Pangbang

UgyenLhamo, 32 from Chuzagang is mute and has hearing disability. “I am very happy and excited to be included in this group with other women from the community. It is a very rare opportunity for me to learn and gain new skills”. As communicated through sign language
AumNymchuPem, 77 from Changjiji Model Center is one of the oldest from the training program. “such opportunities were very difficult to come by when I was young. I am very motivated to learn and weave lunch baskets for my grandsons”