Final Progress Report – December 2019

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<th>Organization Name</th>
<th>READ Bhutan</th>
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<tr>
<td>Project Title</td>
<td>Empowering Rural Women through Entrepreneurship, Education and Economic Opportunities</td>
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<tr>
<td>Grant Amount</td>
<td>USD $48,701</td>
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1. Project Background

The Empowering Rural Women through Entrepreneurship, Education and Economic Opportunities project aims to empower 300 rural women in 9 READ 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 will gain 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.

2. Project Objectives

- 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 the assistance from Department of Agricultural Marketing and Cooperative under the Ministry of Agriculture

3. Project Activities

**Project Orientation**

READ conducted a project orientation session in each READ community in January and February 2018. After an orientation of the Center Coordinators on the project’s implementation plan, they went door-to-door to recruit participants. This approach was necessary as community gatherings were prohibited by the government from February to late May due to National Elections in Bhutan. During the time of the orientation, the Coordinators also gathered feedback and suggestions on potential livelihood training ideas, and started registering participants for need-based training programs in the respective communities.
**Identification of Training Topics and Trainers**

After exploring desirable and feasible training topics, in May, READ Bhutan developed the following list of training topics and recruited participants:

- Waste diversification training in partnership with Samdrup Jongkhar Initiative and Tarayana Foundation
- Weaving bamboo products with bamboo experts from Panbang community
- Food processing training with National Post Harvest Center in Paro and Mongar
- Dairy processing training with Department of livestock, Ministry of Agriculture
- Souvenir making with Tarayana Foundation and Yeechun Creations

READ conducted a search for expert trainers that could be engaged for the program. For many topics, such as financial literacy, dairy production and food processing, READ partnered with government agencies such as the Department of Agricultural Marketing and Cooperatives (DAMC), National Post Harvest Center and Department of Livestock under the Ministry of Agriculture. For livelihood training programs such as craft design and production, waste diversification training and souvenir making, READ Bhutan partnered with individuals from communities and Civil Society Organizations (CSO) with the skills to facilitate the training programs.

**Livelihood Training Programs**

*Waste Diversification Training in Khotakpa, Chuzagang and Changjiji Communities:*

A total of 88 women from Khotakpa, Chuzagang and Changjiji took part in the week-long training conducted at their respective centers in June and July in 2018.

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

Two trained beneficiaries from Tarayana Foundation on craft design and production were hired for Chuzagang and Changjiji READ communities. In these trainings, 36 and 21 women from Chuzagang and Changjiji respectively took part in the training program. The week-long training focused on the production of bags with various designs using plastic wrappers and old rice sacks.
Weaving Bamboo Products in Panbang Community:

In Panbang, 17 women took part in a week-long training to learn how to make bamboo products. A local expert on bamboo product making was hired to train the women and girls from the community. The participants learned how to make *bangchung* and pen holders.
Training beneficiaries in Panbang READ Center in Zhemgang

**Food processing training in Chapcha, Changjiji and Ura**

In Chapcha, Changjiji and Ura, 136 women took part in various food-processing training conducted at their respective READ centers. In Chapcha, 25 women from the community took part in the 2-day baking training. The training was conducted by a local baker from Thimphu. The women learned how to make cupcakes and muffins. For Changjiji and Ura, READ partnered with the National Post Harvest Center in Paro and Mongar to conduct the potato chips making and baking training respectively. 85 women from Changjiji and the neighboring communities in Lungtenphu, Babesa and Olakha took part in the 3-day training. The women learned how to make buckwheat cookies, sponge cake and cupcakes. The women from Ura took part in the 2-day training on potato chip making.
Training Beneficiaries in Shemagangkha in Chapcha - Baking

Training Beneficiaries in Ura, Bumthang - Potato chips making
Dairy processing at Rongthung

A 2-day training on paneer (fresh cheese made by curdling milk with fruit/vegetable derived acid) making was conducted for the dairy group and other interested members of the community in Rongthung. The training was conducted in partnership with the Department of Livestock in Trashigang for the already existing saving cooperative and other interested women from the community. In total, 24 women attended the training. The participants learned how to make fresh paneer using different acetic acid such as vinegar, fresh lemon, lemon juice and salt and identified which acetic acid made the best paneer. They learned about maintaining cleanliness and hygiene when handling milk and processing the paneer. The participants were also made aware of safety measure while pressing the fresh paneer because most of the people in the community used heavy objects to press the paneer to drain out the water. This livelihood training had supported high-demand skills development for additional income generating opportunities for the group.

Souvenir making at Yangthang and Changjiji

A 4-day felt souvenir training was conducted at Yangthang and Changjiji for 15 and 25 women respectively. Two trainers from Tarayana Foundation were hired to train the women on making the souvenirs.
Intermediate training in needle felting - Souvenir Making Program:

The members from the Changjiji Women's Group underwent an advanced training on needle felting. Ms. Tenzin Yangzom, the trainer for this intermediate training was one of the participants in the basic training conducted in 2018. This training program focused on learning new designs and producing quality souvenirs for the local market first and also the wider international market abroad. The needle felting group is a seven-member group and is one of the informal groups established under the DFW project. Besides producing souvenirs for the local market, the group has also donated felt products to support the fundraising efforts of READ Bhutan and the Changjiji READ Center. The group is currently working on designs such as tea coasters, felt button and pins, souvenirs and key chains. The group was inspired to design and make tea coasters for commercial purpose after the Dining for Women team’s visit to the READ Center and interaction with them.

Sample products the Changjiji Women's group produced for the local market and tourists.
Financial Literacy Training

READ Bhutan, in partnership with the Regional Agricultural and Cooperative office under the Department of Agriculture and Marketing Cooperatives, conducted a three-day training on financial literacy and the formation of Saving Cooperatives in eight READ communities. The objective was to encourage and enable rural women to manage their finances and access capital. This training was provided to women who have participated in the livelihood skills training and were keen to establish an enterprise around the new skills. The training covered basic bookkeeping, savings & credit. In total, 230 women participated in the Financial Literacy and Formation of Saving Cooperatives training program.

As part of the Financial Literacy training program, READ Bhutan developed and published financial literacy guidebooks with guidance from Royal Monetary Authority (RMA). Five-hundred copies of the guidebooks were printed and distributed to the READ centers, the participants, schools in READ host communities and partners.
Financial literacy workshop at Khotakpa READ Center in Pemagatshel

Financial Literacy Training at the Changjiji READ Center in Thimphu

Financial Literacy Training at Rongthong READ Center, Trashigang

Basic Financial Literacy guide developed and distributed

Formation of the Saving Cooperatives

The project will fund three women's self-help groups. While two groups were newly formed, READ invested in the third group, who now are officially registered as a Savings Cooperative. The former two will eventually graduate to Saving Cooperatives,
and will register with the government after fulfilling the requirement of functioning as an informal Self-help Group for at least one year. After the successful completion of the first year, the two groups will be registered with the Department of Agricultural and Marketing and Cooperative (DAMC). Each group will receive an investment worth NU, 25,000 to the group’s activities to help sustain the group. Unfortunately, the other communities (Punakha, Ura, Shemagang and Panabang) will not be able to form a SHG due to the critical mass required for the formation. The Department of Agriculture requires at least 15 members to operate the group for a year before they can be officially registered.

**Dining for Women Visit**

In June 2019, members of Dining for Women visited the Changjiji and Yangthang READ Centers. As the donors for the project, they met with beneficiaries in both the READ Centers and spent time with the beneficiaries learning about the gender roles in both communities and how this project has impacted women overall. The visits to the READ Centers were very interactive and an interesting learning exchange for the women from the communities and the Dining for Women team. The beneficiaries shared stories about the impact the trainings had on them and how it has helped them become economically empowered and confident. The women also expressed their gratitude and appreciation to the donors.

During this visit, the Dining for Women team were updated by the READ Bhutan team on the project’s achievement and challenges. The donors gave READ Bhutan an extension until the end of 2019 to conduct follow-up training and complete the project.

**Dining for women donors’ visit to Changjiji READ Center and Yangthang READ Center**

4. **Project Evaluation Trip in October 2019**

A project evaluation trip was made to the project sites in October 2019 by READ Bhutan staff. One of the things READ examined and uncovered was the lack of enthusiasm for the formation of savings cooperatives. READ learned during the visit
that most project beneficiaries preferred to start their own individual respective small businesses rather than become members of saving groups. The reasons stated were:

- Lack of required number of members to form saving's group.
- Lack of required qualification and literate person in the group to manage the groups.
- Time conflict for those working on the farms to attend group meetings and gathering on a regular basis as members of women's groups.
- Insufficient funds to pay the monthly membership fee.
- Saw more benefit in starting respective home-based small businesses than joining saving's groups.

Beneficiaries we met during the evaluation trip said they are still weaving recycled plastic baskets and bags. Some beneficiaries have started selling their products in the local market with the support from the READ Center Coordinators. The women weave recycled plastic bags and baskets and keep them at the READ Center as an outlet for selling their products. The READ Center Coordinators have also linked the women to local shops in Gelephu town. Some women have also started teaching youth in the community the skills to weave baskets and bags using waste materials.

In Rongthong, READ Bhutan had invested in an already existing dairy cooperative because more of the Dining for Women beneficiaries were already members of the savings cooperative, and also because most of the members from the community were registered members of the cooperative. Currently, the cooperative is collecting milk and selling them to the residents and college students in a nearby community. The members will begin
producing paneer to the local community, college students and staff starting early 2020.

Except for the Rongthong Dairy Cooperative, due to the required number of members by the Department of Agriculture and Marketing Cooperatives, the other READ Centers were not able to form savings cooperatives. However, the groups in the respective READ communities will function as informal self-help groups and individual home-based businesses.

In selected communities, the training beneficiaries meet often to discuss and attend financial literacy classes conducted at the READ Centers by the READ center coordinators using the financial literacy guidebook that was published for the project. Members of formed Saving Groups meet at the center to work on their training products and discuss business plans.

Even though some communities were not able to form the groups, they have individually made efforts to use the skills from the training to generate additional income for themselves and their families, an immediate benefit for each women's home life experience.

5. Project Outcome

300 women in 9 communities in Bhutan will become economically empowered through training in livelihood skills, financial literacy, and women's empowerment delivered in the READ centers:

- In total, 305 women from the READ communities acquired knowledge and skills in bamboo crafts, making bags and baskets from PET bottles and plastic waste, food processing and souvenir making, directly benefitting from the project.
- Across the communities, 230 women improved their financial literacy, enabling them to develop basic business plans and demonstrate marketing knowledge to enhance their businesses.
- Women from communities in Changjiji, Rongthung, Khotakpa, and Chuzagang have started sharing their skills and knowledge with friends and neighbors, school students and other farmers through peer learning and cascading programs.
- An advanced training program was provided to the Changjiji informal Women's group to enable the women to create higher quality products for the local and international market.
- READ conducted a survey among livelihood skills training participants to record and measure the level of skills and information acquired by the participants from the training. Through the survey, it was recorded that 85% of the women have acquired new skills to start a business and generate more income as a result of the training. 70% of women have a clear idea what they want to do with the skills acquired.

Project participants will form women’s self-help groups:

Two self-help groups were formed and will be registered with the Department of Agriculture and Marketing Cooperatives after fulfilling their obligation of one-year of operation as a self-help group. Communities of Punakha, Ura, Shemagang and Panbang will not be able to form a SHG due to the lack of a critical mass required for the formation. However, READ will reallocate and invest the budget allocated to support and invest in the groups into enhancing the livelihood skills of the existing SHGs under the project to increase their opportunity to generate more income. A fund of Nu. 25,000 for each Community has been saved (by READ Bhutan) to invest in the group’s activity when they are eligible to formally register with the Department of Agricultural Marketing and Cooperative under the Ministry of Education.

6. Challenges
Project time extension:

- In order to align with READ Bhutan's financial year, the project was planned to be implemented starting in January 2018. However, there was delay in implementation due to national election blackout periods from February to mid-May, and August to September for the two sets of National Elections. Most activities had to happen around June to July, and October to December which again coincided with paddy cultivation and harvest seasons in most of the project communities. This prevented many farmers from attending and participating in the workshops.

Implementation of the livelihood skills

- It was a challenge to mobilize the proposed 30 women for the livelihood training in all the READ communities. In some communities, there were more than 30 women interested in the training and in some less than 30. However, in the READ community in Punakha, the livelihood training and the financial literacy training could not happen due to conflict in schedule and the lack of critical mass to attend the training. To compensate for the training that was not conducted at Punakha, additional livelihood trainings were conducted for economically disadvantaged women in and around Thimphu.

- The duration of the bamboo crafts training in Panbang was a challenge. One week for the production of the bamboo products was not enough. Usually such training would require at least a month. We could not extend the training days due to the time constraints with the trainers.

Financial Literacy and Formation of the savings cooperatives

- Many women who attended the livelihood training were not able to attend the financial literacy and savings group formation due to conflict in schedule with their farming duties.

- Since most of the participants were illiterate, it was a challenge for most of them to understand the accounting, stock and record keeping topics. This is one of the reasons most women did not feel comfortable being part of the savings cooperative.

- Two self-help groups were formed, and will operate as informal groups until they are officially registered as Savings Cooperatives with the Department of Agricultural Marketing Cooperatives under the Ministry of Agriculture. This is because the Department of Agricultural Marketing and Cooperatives requires the group to be operating as informal groups for at least a year before they can be officially registered as savings cooperatives. Until then, the group will function as an informal self-help group.

- The department of Agricultural Marketing Cooperatives also requires the group to have at least 15 members. In a few other communities, there are less than 15 women who are interested in the formation of the group. For such community, the groups will be self-help groups. These groups will have similar functions as the saving cooperatives but will not be entitled to the financial and technical support from the government granted to formal groups.

7. Lesson Learned

- There are as many economically disadvantaged women in the urban areas as in rural communities. We found that women in the low-income areas of Thimphu are either illiterate or primary school drop which makes it more difficult for them to access livelihood training opportunities.
We need to be mindful in the selection of the communities in relation to the kind and level of livelihood training programs provided. In communities where the members are mostly illiterate farmers, who are burdened with their own farm work, they are not comfortable signing up for Saving Cooperatives.

8. Follow up Actions

- READ will also conduct a follow-up survey in June 2020 to measure the impact of the livelihood training conducted and identify success stories from the field.

- The formation of the savings group formation of the group is an on-going process, READ will have to play an instrumental role in following up with the group members and the local government office in the respective communities to have a smooth process. The groups will be able to register as cooperatives after one year of information operation as savings group.

9. Impact Stories:

Changjiji READ Center, Thimphu

“The training has enhanced my creativity and confidence in starting a business. With tourism and climate change issues at its peak, there are many opportunities for us to advocate for making souvenirs and products from recycled waste”.

Sonam Pelden is 25 year old that moved to Thimphu from a rural village in Zhemgang when she was 18 years old to help babysit her uncle’s children. Sonam has an elder sister and a younger brother. Being the youngest daughter, her parents never sent her to school. Instead, she was kept home to help with the farm work and household chores. She learned basic English and ICT at the Changjiji READ Center and actively takes part in the center’s programs. Sonam took part in the waste diversification and souvenir making training at the READ Center. She is also part of the savings cooperative. Coming to the READ Center and developing livelihood skills has boosted her confidence to explore various markets and better understands how to access income generating opportunities. Sonam still lives with her sister in Changjiji, and is now a home-based worker. She makes bags from reusable plastics and sells them at the local market.

Chuzagang READ Center, Sarpang

Ugyen Lhamo is 32 years old and lives with her family in Chuzagang. She is hearing impaired and has speech challenges,
which prevented her from attending school. She is shy, which further limits her interaction with her immediate family and relatives. When Ugyen’s mother heard about the waste diversification training, she insisted Ugyen to be part of the program. According to the trainer, Ugyen is hard working and as her training and participation progressed, she became confident with her skills in weaving baskets. This is the first public gathering and skills development training that Ugyen has experienced. Her mother is very proud of what Ugyen has achieved and said it is very rare that such training opportunities are available for people with disabilities. After the completion of the training, Ugyen has continued on her path for education and attends non-formal education classes provided at the READ Center in partnership with the Ministry of Education. She has started attending meetings at the READ center as well. She has enjoyed an increase in social interaction and increase in self-esteem. Ugyen enjoys coming to the READ center and weaving baskets and bags with the other women from the community. The women from the community weave baskets and the READ center coordinators help sell the products by marketing it in the nearby town of Gelephu.

Khotakpa READ Center in Pemagatshel

“The training has been a valuable and enriching experience for me. Not only have I gained new skills but this is also good way of teaching my children about ways and importance of recycling waste in the community.”

Tashi Zomba is 29 years old and lives in Khotakpa village with her husband and two children. Her husband works as a driver for the mining company in the community. She never went to school and has not attended any kind of non-formal education either. She has a younger sister and five older brothers. Being the eldest daughter, she had the additional responsibility of helping her parents with the farm work and household chores.

Tashi was very excited when she heard about the DfW training offered by her local READ Center because there aren’t many opportunities for housewives in her community. The week-long training on waste diversification was very helpful. She learned how to make baskets and bags using plastic waste from the community. She developed new skills that will help her earn additional income. Since the completion of the training, she has been teaching her neighbors and relatives who couldn’t attend the training. She has also sold a few lunch baskets to other women in the community. According to her buyers, Tashi’s baskets are relatively cheap and are as strong and sturdy as the ones in the market.
Dechen Tshomo is 27 and a mother of three. She is a primary school dropout and works as a caretaker at the Rongthong Primary School. She is an active member of her local READ Center and encourages her children to read books and use the resources available at the READ center so that they do well in school.

Dechen was very excited to take part in the paneer making training because as a semiliterate adult, there were very limited skills development opportunities for her. After the completion of the training, Dechen has taught the skills to many women and men in the community who were unable to attend the training. She also makes paneer whenever there are local festival and religious rituals at home and in the community. She plans to start a small home-based business and supply paneer to her community.

Tenzin Yangzom is 28 years old. She got married when she was 15 years old and now has two children. Her husband is a driver and the only one who earned an income for the family until now.

“Before the opportunities provided by READ to learn and grow, I spent all day taking care of the house and my family. I would hardly have the time to step out of the house and do things for myself. I would clean the house, cook meals, do laundry, fetch my kids from schools and watch TV. After participating in various training programs provided by READ, I am now able to do many things for myself and my family. I made new friends, learnt new skills and I am helping my husband provide for the family. Life has been easier and better now.
Tenzin leads a seven-member women’s group supported by the Dining for Women project and make felt products to sell in the local market. The women’s group is currently learning to diversify their product offerings and refine their products’ quality so they can target the international markets too. After being trained on needle felting, she went on to share her skills with other by training a group of women on the basic skills of needle felting. Tenzin also works with local handicraft stores to sell her bags and purses.