

KATHMANDU UNIVERSITY SCHOOL OF MANAGEMENT

Rural Enterprise Service (RES) Report

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Sincerely,

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CHAPTER ONE: INTRODUCTION

Background to Child Reach

Childreach Nepal is a local non-governmental organization in Nepal. It is a part of global network of Childreach International, UK. This non- governmental organization aims to uplift the situation of children in Nepal and work towards their better future. It strongly believes in knowledge creation and sharing best practice models and adding value to government policies and its initiatives.

Since 2010, Childreach Nepal has been consistently working in rural communities. It has successfully operated in various districts of Nepal, which have been deprived of advanced education like the cities including Bhaktapur, Dolakha, Kalikot, Kaski, Kavrepalanchowk, Solukhumbu, Nuwakot, Sindhupalchowk.

Every child has the right to live, learn, play, to be safe, healthy and free. The organization works with the local communities along with the Government of Nepal to improve and develop the status of children in the country. They envision happy, educated and healthy children in integrated, self-sufficient communities that grow and develop through inclusive innovation.

Background to Project Chhori

Project Chhori is the most innovative and impactful project of Childreach Nepal that focuses on raising the voice of girls and woman, so they can talk about menstruation and its challenges openly. The prevailing practices, regarding menstruation in the rural areas that is related directly to the health and lives of women, are the major issues aimed to be solved by the project,

It educates the community on “Menstruation being a natural process” and the need for better menstrual hygiene (not only among girls and women in the community but also among male members as well). This project aspires on increasing attendance/regularity of girls by encouraging hygienic practice in school and community.

The project will involve installation of sanitary pad making machines in the selected schools where the machine will be operated by four recruited women (per school) from the community. This will not only support adolescent girls and women in getting access to low cost biodegradable sanitary pad but

will also be a practical based learning for the students in understanding the finance and economic subject, which is part of their school curriculum. Furthermore, the project will provide a platform for women to explore the new opportunity in entrepreneurship. As a result, they become independent and self-determinate to claim their own rights as well as venture towards becoming a businesswoman, it will reduce school dropouts, increase male support in this movement and be a change maker in their own community.

With this growing phenomenon becoming a nationwide attention child reach has come up with 'Project Chhori' in Shree Chilaune Madhyamik Vidhyalaya located in Manekharka, Sindhupalchowk to alleviate such occurrence from happening. As per their plan, they have imported materials and machines to produce sanitary pads, which is natural, and biodegradable.

Objective of the project Chhori:

- To make communities accept menstruation as a natural process and ensure regularity in girl child's presence in school.
- To create job opportunity for women.
- To encourage to change the traditional menstrual practice to a more sanitary practice

Background to Banskarka, Baruwa and Thangpaldhap

Banskarka is a small beautiful village in Panchpokhari Thangpal VDC in Sindhupalchowk. The total population of this VDC is 20,986 with 10,693 male and 10,293 female. Banskarka is surrounded with other small villages like Jatan, Baruwa, Mandi Gaun, Dalit Gaun, etc. It is a multi-ethnic society with people from various religions like Buddhism, Hindu and with buddhism being followed by the majority of the people. Majority of the people are Tamang in Banskarka. There is only one school in the Banskarka providing secondary education to the people. Likewise the population is reportedly deprived of the household facilities such as access to technologies, communications and transport vehicles.

Thangpaldhap, on the other hand, is also a beautiful village in Sindhupalchowk. This village is comparatively developed than Banskarka but still the village is deprived of many facilities like internet, etc. However, transport vehicles are present in this village even though the number is minimum. Like Banskarka, this village also consists of people from different caste and religion. Majority of people are

Tamang and Chettri followed by Lama and Brahmin. Thangpaldhap Secondary School has been providing education to the students of this village.

Baruwa is located to the north of Sindhupalchok. This village has road access and is comparatively developed than Banskharka. Baruwa is a large village in Sindhupalchok consisting of people of various castes most of which were Tamang and Brahmins. The school in that area is Chandika Secondary School

Before 2015, most of the houses in Sindhupalchowk were built by stones available in the area and are not cemented. After the earthquake, most of the infrastructure was damaged and now most of the houses are made of permanent concrete material (pakki).

CHAPTER TWO: RESEARCH METHODOLOGY

Problem statement

Many organizations have been conducting programs related to menstruation and women health in the villages where the surveyors conducted their survey. The major problem of the areas is that the villagers are aware but not reacting to any of the awareness programs. Menstruation is still a taboo for many of them and they are still continuing to use cloths and even nothing during menstruation. One of the major reason for this can be the unavailability of the pad in the areas. Another reason is hesitation of the villagers to buy and sell the pads. Moreover, those who use pads are buying them in bulk from Melamchi or Kathmandu.

Moreover, the surveyors found out that people in those area have high possibility of increasing their standard of living through vegetable farming, carpet knitting and remittance for which nothing has been done in the area.

Objectives of RES project

- To assess the attitude of women and community as a whole towards menstruation and issues related to it.
- To perform market analysis, product accessibility and consumer behavior analysis for sanitary pads.
- To design business model for sanitary pad school enterprise.
- To identify the income source of the people around the villages and recommend better business model to increase their standard of living.

Research and Sample Design

We conducted exploratory research in Banskharka, Baruwa and Thangpaldhap. We investigated about the menstrual beliefs and practices of people in those areas as well as their source of income.

Our samples were the students and residents of village. The method of sample was non-probability sampling. Convenient sampling was used to choose the students and women who were easily reachable to investigate. Our sample size is 71 locals, 112 students and 10 teachers.

The methods we used were in-depth interview, focus group discussion and semi-structured open ended survey. We extended our scope to other villages in the locality. The villages that we interviewed were as follows:

S.No	Village	Sample Size
1.	Mandi Gaun	9
2.	Jatan	18
3.	Baruwa	16
4.	Dalit Gaun	11
5.	Thankpaldhap	15
6.	Tamang gaun	5

CHAPTER THREE: FINDINGS & ANALYSIS

School observation

Place	School	Pad Availability in school	Pad only	Pad + Cloth	Total
Thangpaldhap	Students of Shri Thangpaldhap Madhyamik School	Not available in school.	12	36	48
	Teachers (Female)	Not available in school	3	2	5
Banskharka	Students of Bhim Vidhya Ashram	Available.			
		(Whisper & Safety)	8	28	36
	Teachers(Female)	Available	-	3	3
Baruwa	Students of Chandika School	Available through vending machine. 25 coins.	5	23	28
	Teachers (Female)	Available	-	2	2

The table shows the analysis of the data that have been collected from three schools we visited for survey. The method of our data collection was direct interview and focus group discussion. Our sample size was 122 among which 112 were students and 10 were the female teachers. We used focus group discussion only for the students of the school. We conducted focused group discussion by segregating students class wise and in some circumstances male and female students were separately placed for the discussion.

Bhim Vidhyashram School

Out of 36 female students, 8 (22.22%) used only pads whereas 28 (77.77%) used both pad and cloth. All the three female teachers used both pad and cloth. According to the discussion held with the students of grade 7, 8, 9 and 10 we found that all the female students were fully aware regarding the menstruation process and menstruation hygiene.

Since many organizations have organized different programs on menstruation hygiene, students have learned about menstruation hygiene education. Students revealed that they had to travel down to Melamchi to buy pads as the pads provided in the school was only for the case when they had menstruation in school. The preferred brands of pad was whisper and stayfree. Most of the students said that they bought the pad themselves in bulk when they traveled to Melamchi. We observed from the discussion that all the female students were ready enough to pay the price of pads to use the pads. The female students preferred to use pad while travelling long distance. One who used pad disposed them properly by either burning or by burying them. Also, ones who used cloth said that they properly washed the cloth with soap and dried them in open sunlight. Pad users said that they changed the pad every 6 hour during their periods.

Chandika Secondary School:

Out of 28 female students, 23 (82.14%) used both pad and cloth whereas 5 (17.86%) used only pad. The female teachers used both pad and cloth. The school had pad vending machine, however none of the students in grade nine were willing

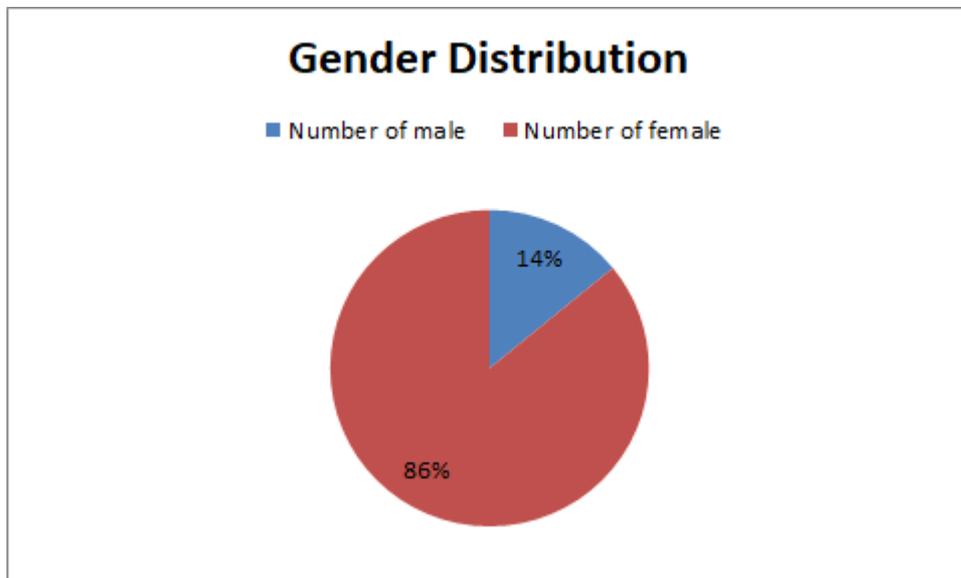
to take the pads from school. The vending machine had 25 coins and was used for emergency case only. One of the reasons students hesitated to take school pads was they had to write names in registration for taking coin for which they felt shy and hesitated to approach school. Students had good knowledge on menstrual hygiene. 20 students in school had taken training on making pads in home themselves, however they revealed it was not convenient to make pad themselves reasoning to bad quality and level of time required to make the pads.

Shri Thangpaldhap Secondary School

Out of 48 female students, 12 (25%) used only pad and 36 (75%) used both pad and cloth. 3 female teachers (60%) used only pad whereas 2 (40%) used both pad and cloth. The female students revealed that they mostly shared their problem related to menstruation with their female teacher. One of the female teachers in the school revealed that she asked the girls to endure the period pains and discouraged them to take the painkillers believing that such medicine consumption is not a good habit for girls during menstruation. In the case of emergencies, when the students fell seriously ill from menstruation problem, the school management sent them home. The school had established a system to collect Rs. 10 from female students each month to manage pad inventory in school, the treasurer of fund was a student too. The school management also revealed that they tried the pads from Chilaune school enterprise and criticized that it was rough and thick so they didn't plan of getting those pads. The school was poorly managed and didn't even have dustbin in the girl's toilet to manage used pads inside school premises.

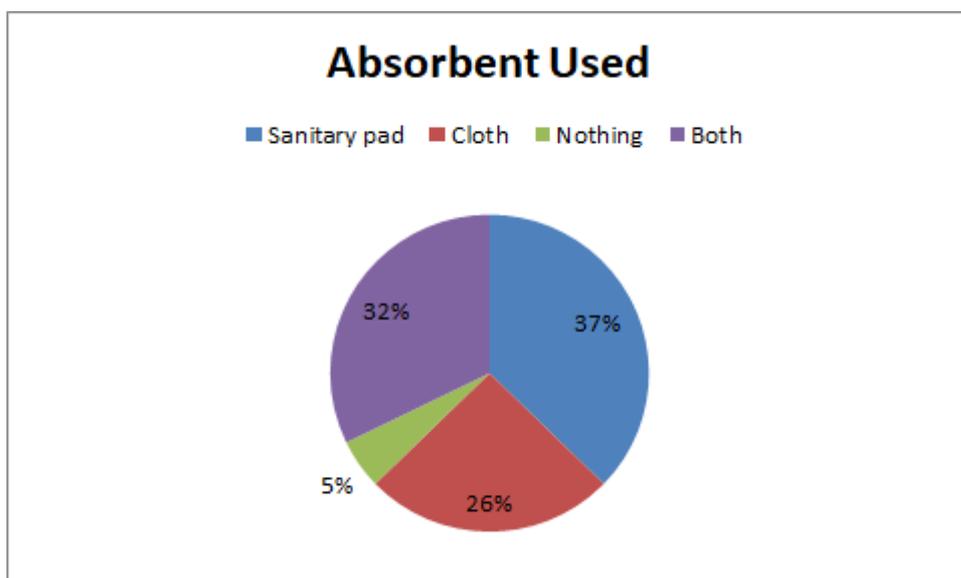
Field Visit and Observation among Locals

Demographics



Of the total of 71 respondents from 6 villages in Sindhupalchok 86% of the respondents were female and 14% of them were male. The female respondents were asked questions regarding their current menstrual practice whereas the male respondents were asked questions to assess the level of awareness they have regarding menstrual health.

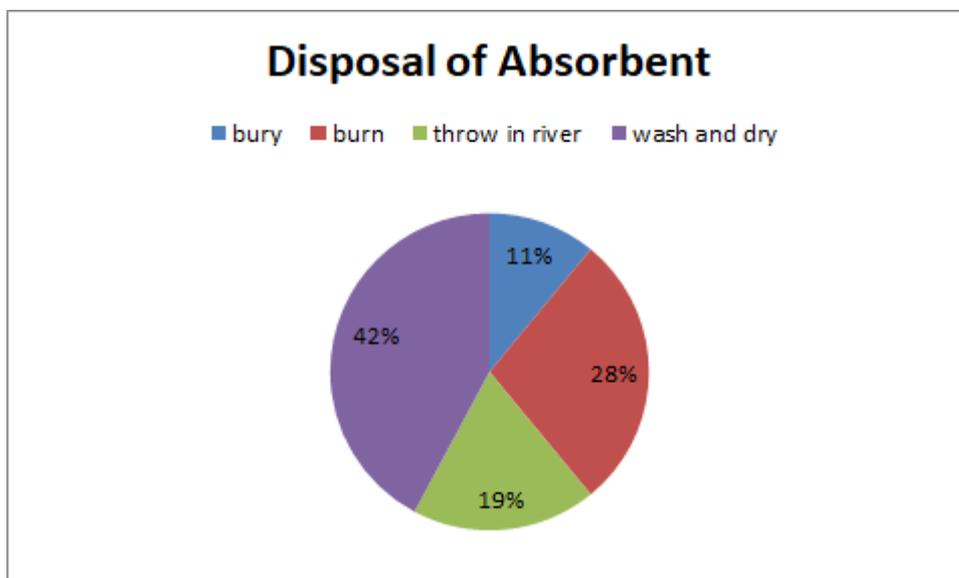
Usage during menstruation



In the above pie-chart we can see that 22(37%) out of 61 respondents used sanitary pads as an absorbent while 15 (26%) used cloth as an absorbent. Likewise, 19 (32%) used both cloth and sanitary pads. However, it is seen that most preferred cloth for daily purpose and used pad only when they had to travel. Similarly, 3(5%) responded that they neither used pad nor cloth during their menstruation. This group were usually the older generation in the village.

This shows that cloth users are still high in these villages but due to various awareness the sanitary pad users have increased in the villages of Sindhupalchok. Moreover, the sanitary pads are used mostly by the young women of age 16-35.

Absorbent Disposal



All the respondents who used cloth admitted that they wash and dry the cloth and reuse it. However, 26% of total cloth user admitted that they dry hiding it and 74% dry the cloth in direct sunlight. This shows that women are well aware that they should dry their cloth in direct sunlight, but there are women who still hide the cloth while drying and take menstruation as impurity in the society.

Among the respondents who used pad, 28% burn them after they use. The pads along with other trash are initially collected on a common dumping site far from their home and then eventually burnt. 11% of the respondent bury the pads after use and 19% of the respondent reported that they throw the pads in river.

Adoption of locally produced sanitary pads

To scan the acceptability of the pads produced by Childreach Nepal, we asked our respondents (both the school students and village women) about their usage rate, their level of satisfaction in using the pad and the factors that might have affected their decision. According to the students, the pad are not easily available in their village. They had to go to either Tipani or Chilaune to buy a pad. Accessibility was major factor that impacted their decision. And it was the reason they are using pads only while going to school and used cloth while in home. The students reported that they prefer pads to cloth and when we asked them if they would use pads(both home and school) if we manufacture it in their own school, all of them responded “yes”.

The same accessibility problem had impacted the women in the village. Most of the women who have been using the pads responded positively when we asked if they would buy locally produced pads. However, few women who had never used pads before were reluctant to purchase because they dont want to spend a penny in purchasing pad when they can use cloth for free.

Current situation scenario

Currently, Project Chhori is planning to install pad machine in one of the three school premises of Banskharka, Baruwa and Thangpaldhap, namely, Bhim Vidhya Ashram, Chandika Secondary School, Shree Thangpaldhap Secondary School. The survey around the village and in the schools itself showed that menstruation is still treated stereotypically amongst many people while only few of them have modernized their thinking.

Regarding the data the surveyors got from the schools, the major problem seemed to be unavailability of the pad in the area. Bhim Vidhya Aashram at Banskharka has a pad vending machine where they get pads by dropping a coin as well as a pad decomposing machine. However, students (age 12-15 years) felt uncomfortable to fulfill the formalities, i.e. registration process, to get the pads. In addition to that, students do not feel much comfortable to talk with the male faculties to ask for the sanitary pads. The situation of Chandika Secondary School at Baruwa was similar but worse. They had pad vending machine in their school but only 25 coins for all the students. Moreover, not many students used the machine as they felt hesitation with the formality. Few of the students even mentioned that no one is using the machine in the school. Lastly, Shree Thangpaldhap

Secondary School at Thangpaldhap had no provision for providing sanitary pads to the students. The school did not have proper place to decompose the pads.

Talking about the villages, it seemed that most of them learned to use pad after earthquake in 2072. Meanwhile, Care Nepal had conducted menstruation hygiene and homemade pad preparation sedge on it. However, the people are passive towards implementing their learning and going with the traditional practices. Some group still follows menstruation taboo (Mostly Dalits). Many of the people were seen using clothes during their period.

Economically, carpet knitting is very famous occupation among most of the women in the village. In fact, even the teenager girls in the villages are getting themselves trained at homes for carpet knitting. According to the survey, one woman could knit 1 carpet in a month which they sold for a average of 18000 to 20000 rupees. However, they have to get the raw materials from Kathmandu by travelling themselves which is incurring them a lot of cost for them. Moreover, the problem in Baruwa and Jatan was that many young men and women from the villages were abroad for employment. Hence, for a normal living people depend on remittance and food crops they grow mostly to eat and only some for selling.

To sum up, the concept of menstruation differs according to the Castes of people. However, according to the survey, it seemed that many people still treat menstruation as taboo. And although many programs are organized to solve this issue, people are not implementing it. Females still find it difficult to talk about menstruation with the male members of the family and even at school. Also, unavailability of sanitary pads in local stores has become a causal factor of unhygienic menstrual practices.

Viability of Sanitary Pad business in Banskharka, Baruwa and Thangpaldhaap

The most viable place among the three places to install pad making machine could be Baruwa.

One of the shopkeepers in Baruwa had said that he would happily buy pads for his shop if the locally produced pads are available in his own village. He said that the transportation cost could be saved if such pads could be produced in the village itself. Another benefit of installing the machine in Baruwa would be the easy road access of Baruwa from Tipeni, thus it would be easy to transport raw materials for the pad making process. The economy of

people residing in Baruwa is fairly strong, as from survey we identified that most of the households have secondary income from carpet production. Also, lots of women who have returned from abroad reside in Baruwa who have already used pads for many years when they lived abroad and they still have the habit of using pads. Another reason why women have purchasing power to buy pads is that their husband are abroad and send remittance home, so they do not have to worry about spending their money in pads. They chose to use pads instead of cloth. Also, the students in Chandika were reluctant and hesitated to use the pads available in school. So, we think that menstruation friendly campaign should be run in the school to eliminate hesitation and shyness from students and pads should be produced in the school itself, which could be even supplied to nearby villages of Jatan and Banskharka where there is scarcity of pads.

Whereas, Thangpaldhap was the place where most of the shops had pads available for sale. Also, the school administration of the school was not respondent enough about the installing the machine in the school.

Likewise, Banskharka lacked proper transportation services. Moreover, after the production, the pads would have to be carried by people or supplied used heavy transportation charges to other places, which does not make it cost effective.

CHAPTER FOUR: MARKETING PLAN FOR “PROJECT CHHORI” SANITARY PADS

Marketing Plan for “Project Chhori” Sanitary Pads

As observed from the findings, the major problem in the areas has been unavailability of the sanitary pads. In addition to that, people are unaware of the brands and qualities of the pads. Project Chhori has come up with affordable and hygienic pads which are produced at local level with the help of machine. These hygienic pads require brand awareness among the locals. In addition to that, proper distribution channels in order to make it available throughout the area. Based on the current situation, we have developed a marketing plan which can help in the promotion and acceptance of Project Chhori pads in Banskharka and Thangpaldhap.

SWOT Analysis

STRENGTHS	WEAKNESSES
<ul style="list-style-type: none"> • Better Quality Pad • Pad made in Nepal (Nepali Product) • use of organic Gel for better absorbent • Bio-degradable pad 	<ul style="list-style-type: none"> • Human based operation • Lack of marketing and advertisement • low volume production
OPPORTUNITIES	THREATS
<ul style="list-style-type: none"> • Willingness of distributors to sell the pads • Since it is going to be produced in the local community, feeling of ownership • Majority of target market use pads (especially school going students prefer pad) • Job opportunities 	<ul style="list-style-type: none"> • Perception of bad quality (Leakage) • Better competitors • Import and transportation cost is high

Target Audience

i. Downstream audience

Segmentation

Segmentation	Geographic	Region	Sindhupalchowk
	Demographic	Gender	Female
	Psychographic	Habit	Changing pads at least twice a day
		Values & Lifestyle	Believers
		Personality	Health conscious
	Behavioral	Attitude	Positive orientation towards sanitary pad
		Benefits	Value for money

Targeting

Targeting	Niche Marketing	Girls of secondary
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Positioning

Positioning Statement	To girls of secondary schools, <i>Chori</i> is an international standard sanitary pad that offers you highly absorbent, comfortable pads at lower prices than other brands.
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ii. Upstream audience

Upstream audience includes Government and local regulatory bodies who have the authority to mandate hygiene requirements in school and facilitate awareness campaigns around the community. They can also be resource personnel to support the cause of the campaign with direct involvement with the local community representatives.

Ministry	NAME OF POLICY DOCUMENT	MHM-RELATED POLICY STATEMENT
MINISTRY OF WATER SUPPLY & SANITATION	Drinking Water and Sanitation Policy 2014	<ul style="list-style-type: none"> • “Women, girls and differently-abled people-friendly toilets shall be constructed at schools and public places adequately.” • Social education programs shall be conducted to eliminate all forms of discrimination related to the use of water and sanitation facilities by menstruating women and girls (Strategy 23 and 24).
MINISTRY OF WATER SUPPLY & SANITATION	Total Sanitation Guideline, 2016	<ul style="list-style-type: none"> • Extensive public awareness of menstruation as a natural physiological process • Maintaining menstrual hygiene through the use of pads or cloths • Management of proper disposal of used pads by providing disposal bins or constructing pits at schools and communities (Action number 12)

iii. Midstream audience

Friends, family and community members who act as an influencer to our target audience, i.e. school girls. They affect their purchase decision through recommendations and leading by example.

Marketing mix

i. Product

Core Product	Gel based adsorbent pads, sticky and comfortable
Actual Product	Sanitary pad
Augmented Product	Hygienic use and disposal knowledge

Project Chhori has come up with the new pad machine that produces Gel based adsorbent pads which are better than the pads they used to produce before. Therefore, Gel based adsorbent pads, sticky and comfortable are the core products of the project. Likewise, the physical product what the consumers are going to get is sanitary pad which is their actual product.

Consumers, after buying the sanitary pads, will be trained about the hygienic uses and ways of disposing the pads in environmentally friendly way through various programs of child Reach Nepal. Therefore, this will add value to their product. Hence, it is the augmented product of the project.

ii. Price:

Types of Cost	Examples
Based on Desired Behaviour	
Monetary Cost	Discount and promotional price
Based on Competing Behaviour	
Monetary Cost	Comparatively lower price than those in the market.
Benefits	
Monetary Benefits	Free distribution of samples among the locals and schools in first few weeks.
Non-monetary Benefits	Promotion of local products

iii. Place

The *Chhori* sanitary pads will be mainly distributed through the school since it is where we can directly distribute the product to the target market. It is also feasible to run the sample test of the product in schools since we are able to generate a good estimation of the number of target market and record the response directly under the school supervision. Likewise, since girls will be requiring the product on a daily basis, it should also be available on health posts and local shops.

iv. Promotion

For promotion, the surveyors would suggest the project to apply following promotion measures:

- a. Posture ads
- b. Personal selling
- c. Social Media Marketing

a. Posture ads

Various informative postures regarding the pads and the hygienic use of pad can be posted in different areas of Banskharka, Thangpaldhap and Baruwa.

b. Personal Selling

Personal selling by letting students know about the availability and quality improvements with that giving samples for trial uses.

c. Social Media Marketing

Many of the youngsters in the area of survey were found to be using social media sites, mostly Facebook. So, this can be an appropriate means for marketing the product in those areas.

Conclusion

The above marketing plan can be concluded in the table below:

Purpose and Focus	Increase the sales and use of Chhori sanitary pad.
Target Audience	Girls of secondary schools between the age of 12 to 18 years who have positive orientation towards sanitary pads
Communication objective	Increase the trial usage and acceptance level of Chhori pads by opting it over other brands of sanitary pads.
Benefits to promise	High quality gel based absorbent, sticky and comfortable pads at low cost.
Style or tone	Emotional, credible
Opening	Listening to radio Talking with friends School announcement Reference by other people Social media sites
Positioning	We want girls of secondary schools to know that <i>Chhori</i> is an international standard sanitary pad at lower price and which is better than other sanitary pads.

CHAPTER 5: ASSESSMENT OF BUSINESS POTENTIAL

Agricultural Products

A. Current practices

People are mainly involved in vegetable farming and food crops farming. Mostly they are involved in wheat, paddy, rice and millet farming. According to a respondent in Baruwa, he sells his paddy for Nrs. 50/kg. Similarly, millet yielded a price of Nrs. 100/pathi. He told that he had recently sold his paddy for Nrs. 26,000 and that his paddy got market in Banepa area. Besides these crops, people are also involved in the production of vegetables like cauliflower, potato, ginger, onion, tomato, soybean, etc. We found out from an interview with a respondent that villagers are learning tunnel farming practices from various organizations and local non-governmental agencies. He revealed that Baruwa alone has 10 to 15 tomato tunnels. Few respondents said that they also harvested fruits like guava, oranges and pears in Jatan.. A respondent in Baruwa mentioned that road gets blocked in rainy season and therefore, it is safe for them to grow and store agricultural products like dry chilli, dry garlic, etc which can be stored in home and later sell those stuffs when road is opened.

However, the people in community claimed that agricultural products are not sufficient enough to supply in the market. Upon asking, why don't people grow more of agricultural products, they said that they were satisfied by growing only the quantity of food that was essential for domestic needs and commercialization was very difficult due to obstacles like lack of market and poor road infrastructure. Likewise, a few households in Thangpaldhap were observed farming coffee and selling the coffee beans to the broker who would sell it the other traders. It was observed that raw coffee beans yielded Nrs. 70/kg and were traded to Galthung.

Moreover, a few households in upper village of Banskharka have experimented growing tea, and they experienced that it takes 4 years to harvest tea leaves from tea plants. They had planted the tea plants 2 years ago and were eager to harvest the tea leaves after 2 years.

B. Future prospects

We came across a young youth in Thangpaldhap, Suman Khadka, aged 21, who had completed his diploma in plant science from Bardia. He had been experimenting with growing various agricultural products. He gave us insight regarding the potential prospect of growing and selling products like cardamom which had high demand and high price in Kathmandu. He also revealed that Aegle marmelos (Bael fruit) is transported from Thangpaldhap to Kathmandu. He further suggested the village had suitable climate for sunflower farming and that the seeds of the same had wonderful nutritional value and sought good monetary value if could be exported. He had also identified Agaricus mushroom (Kane chyau) as a prominent product for farming. With an initial investment of Nrs. 9,000, he has been farming mushroom which yields him Nrs. 250/kg. He has been selling the mushroom in his nearby community. He also gave us insight about the concept of truck farming. **Truck farming** is a practice of growing one or more vegetable crops on a large scale for shipment to distant markets. He mentioned that the cost of transportation was too high for transporting vegetables (Nrs. 250) from village which would heighten the price of vegetables, and reduce the margin for farmers. He claimed that if all the people focussed on growing the same vegetable, it will be easy for supply chain and the cost would also be reduced. Some of the other products that were identified for commercialization were: soya-bean seed, bodi, maas, etc. Other potential agricultural crops identified were capsicum which grew in tunnel very well and its' seed were very much rich in nutrition. Also, pumpkin seed was identified as a prominent product rich in nutrition and monetary value in city area.

However, one problem faced by the villagers was that they couldn't identify what kind of crops suited their soil. For, this soil test was necessary in the village.

Carpet production

A. Current Practices

From the survey we observed that almost all households in upper Baskharka, Jatan and Baruwa had been producing carpet. Some people went themselves to Baudha to buy raw materials whereas some received it from the contractors in village. The average selling price for a pair of carpet was Nrs. 22,000. The average cost for the same was Nrs. 8000. The carpet producers earned around Nrs. 14,000/pair. The production cycle ranged from 15 days to 2 months depending on the time availability of carpet producers.

B. Prospect of carpet industry:

Since almost all people were involved in carpet production, there was a redundancy in the transportation cost incurred when each individual had to travel for buying raw materials. The idea of opening a carpet factory wouldn't be much of benefit because most people had taken carpet production as a part time activity. Therefore a co-operative model could be devised for the carpet producers. In this way, producers would own the production, appoint their representatives to manage the co-operative, have a collective power over consumer/buyer. Also, they could eliminate the middleman/intermediaries saving their cuts and increasing the margin for producers. The co-operative as a union of carpet producers would look after their welfare. The co-operative would ensure a professional management of the institution and control of producers over the procurement and supply chain of the carpets.

C. Prospect for carpet production training centre:

From the survey conducted in Thangpaldhap, we found that people in Thangpaldhap were not into the business of carpet production. However, they were interested by the community in Baruwa and nearby villages who were making a secondary income by making carpets. Also, we observed lots of male members in the community of Banskharka who were unemployed and had no skills to work. This intrigued the concept of establishing a training facility in Banskharka or Baruwa for carpet production. People from nearby villages could come to the training centre to learn the skill of making carpets. The young and unemployed youth could get busy and become productive in their own community. In this manner, the training centre can teach new

people the skill for which they could contribute back to the centre by contributing their labor hours for making carpets.

Furniture

During our survey, we found that a furniture factory was established in Baruwa. It was run by two brothers and there were no other furniture factory in the village nearby. Since, many houses in the community were still under the construction phase after the earthquake, the demand for wood products was high. Opening more furniture factory would be advantageous looking at the demand for the furniture products.

Microfinance and Insurance

Thangpaldhap had the presence of micro-finance and insurance. “Akkal Mahila Sahakari Sanstha” was established in the village which collected Nrs. 100 monthly from all of its members. The fund was then used when someone needed loan. Since banks were not locally available, micro finance had become fruitful for providing loans without hassle to the people for activities like animal husbandry and vegetable farming. While interviewing the people of Thangpaldhap, we came to know that some of them had taken insurance policies. Insurance business might have flourished after the earthquake shattered lots of human lives, livestock lives and dilapidated houses few years back in Sindhupalchok.

CHAPTER SIX: RECOMMENDATIONS

“Project Chhori” Sanitary pads

“Project Chhori” Sanitary pads can bring revolutionary change in the areas where the major reason for not practicing menstrual hygiene is the unavailability of the pads. We recommend following points for feasibility of the product in the market:

- Wings are the basic requirements of the sanitary pads today. The pads of project Chhori do not have wings, which can be the major drawback to sustain in the market. Therefore, the pads shall be equipped with wings.
- The packaging of the pad shall be standardized and shall be made more attractive.
- Other commercial pad has come up with different segments of single brand. For example Whisper has Whisper ultra night, Whisper soft and various other segments. Project Chhori shall also segment their product to meet the particular needs of particular users.
- They can add value by giving them after product usage service like menstruation hygiene training and pad disposal trainings.
- Longitudinal research has to be conducted with Project Chhori pad user again and again in order to improvise the quality of pad.
- Mostly, children were seen to be going to Kathmandu to study. They bring bulk of pad from Kathmandu while returning back to village. This behavior of them could be hassles to commercialize pad in village. So, we have to ensure continuous supply of pad in village.
- Both male and female of those areas shall be involved in the trainings organized related to menstruation and women health.

Business Prospects

Agricultural products

Firstly, there is no large scale production of agricultural products. They are mostly involved in the production of food crops like rice, wheat, maize in a small quantity which is sufficient only for their own consumption. Due to this commercialization of agricultural product is not possible. This might be because of lack of training and awareness on technical know-how to motivate people towards vegetable farming and

business potentiality of local herbs. So, if provided with proper training there might be high earning possibility from agricultural products. We also confirmed this from our interview with Mr. Suman Khadka, who shared with us his success story of mushroom farming.. But the villagers are unaware of this potentiality of mushroom farming. So, we could provide proper personnel to guide and train villagers to such small budget farming techniques so that they can earn their living. Further, we also came to know that people are unaware about the storage technique of the agricultural products and the unavailability of processing infrastructure. So we can also provide proper training on storage and processing of agro-items like chilly, so that they can store and also process chilly into chilly-powder during rainy season and transport to Kathmandu when road is open.

Carpet production

Carpet production was found very common in the women of Sindhupalchowk district. This skill is transferred from generation to generation. However, it requires a lot of effort and time to make one pair of carpet. The machine is very traditional and less ergonomically designed as it has been so since ages and not a single bit has changed. Another challenge here is the raw materials required for this is not available in their village and they have to come to Kathmandu to get the required materials. Similarly, the machine can produce only a particular type of carpet so we can incorporate an engineering upgrade to tweak it into preparing various designs and size of carpet at less effort.

Microfinance

Establishment of microfinance would encourage the residents to save surplus income and eventually utilize loans to carry out successful business ventures. For example, we can establish a goat bank and conduct training and workshops on how people can take loan to do goat farming and to encourage them to save money we can make it compulsory for them to deposit certain amount of their revenue from the goat farming in the bank. Similarly, communities like Jatan have good inflow of funds via remittance; of which almost all is spent on consumption. This consumption pattern is not sustainable and need to change into saving and eventually be invested in income generating activities. Here, establishment of microfinance would help to achieve this.

CHAPTER SEVEN: LEARNING AND EXPERIENCE

In city, we have everything on the tip of our finger. Just walk few minutes or drive few minutes, you get facilities of hospital, good education institution, restaurant serving varieties of good foods, transportations and list goes on. Experiencing rural life was not an easy job for us. It was truly do-it-yourself kind of learning for us. We learned how to live a life with little, and how to save that little for tomorrow. Because there we had limited resources. And we had to think on how to utilize limited resources to the optimal level.

First of all, we learn how to work in team. Each were from completely different background. We had different interest. Still, we co-operated with each other and moved ahead as a team. We learned the real meaning of ‘Sharing is caring’.

Second, we realized communication can also happen without Wi-Fi. At the beginning, we were so frustrated because there was no television, no Wi-Fi. But real enjoyment was talking with people. We had completely forgotten to interact with people in city. We do not have time to say even hello to our neighbor. Here, exchanging a gesture, sharing food with neighbor is key which shows humanity is alive and still can be found in nook and corner of Nepal. Villagers were so welcoming. Being there, we realized that how materialistic we had already been as a human. We have to think about ‘Is this the world we really want to welcome our children.’

There is saying ‘When there is a will there is a way’. Walking for five to six hour to reach our destination, we had never thought of. We get something we need to give up something. To reach one village from another village or buy materials there is no other option than walking. At that time, it was raining which made our life even harder because bus was not coming up. People have to go to Melamchi to get raw materials. They either have to go to Tipeni or Melachi to get treatment. On the process of survey, we came to know that every Saturday there used to be ‘Haat Bazar’ which apparently stopped because , people are selling those things that are easily available in their own farm. So there is need of commercialization so that people could earn. For that they have to bring those things which they could not find or make in their own like clothes, slippers, tools, irrigation tools. People are not so commercialized, they seem to be subsistence farmer.

We learned the hardship of villagers and students. We were surprised as we came to know that some students come all way three hours of walk every day to school to education. These students seems to be enthusiastic to learn and do more for village. After an earthquake, lots of them lost their parents and shelter. We found many boys wishing to be a person who build house after completing study. Unfortunately, as they level up, some goes to earn money and many girls get married. Mensuration is

another reason for girl students to drop off. Menstruation is the natural process in a month that every girl has to go through when they into puberty stage. They face many physical problems like lower stomach ache, overflow of blood, feeling weak and dizzy, painful body. In that case, either they leave school or do not go to school. In urban, we have medicine, have sanitary pad but in rural they have to struggle. Even they have to leave college to rest. Life is hard, but we envy the nature, greenery of village life. Village life is healthy, we get to live in fresh air. We are lucky to experience that part of life. We are grateful to Rural Enterprise Service project of Kusom which allowed us to devote some days of our life to betterment of Village.

ANNEX

Survey Questionnaire

The survey consisted of open ended questions. The respondents were assured that the information they provide would be kept confidential. Among the questions asked, the most prominent questions used as tool to find vital information to achieve the objectives of research study are as follows:

1. What is your name, age, and marital status?
2. Do you menstruate? If yes, is it timely?
3. Do you have any physical pain or difficulties related to menstruation or women's' health?

How do you cope up the problem?

4. What do use during menstruation?
5. Why do you dispose or clean the absorbent used during menstruation?
6. Where do you get your pad/cloths from?
7. What practices do you follow in home while you have periods?
8. Can you talk freely with your family members regarding the topic of menstruation?
9. Do organizations conduct trainings related to women's' health and menstrual hygiene?
10. Do you prefer going to Dhami or doctor when you fall sick?
11. What is your source of income?
12. What potential business do you see feasible in village?
13. Do you cultivate crops or do vegetable farming? What crops and vegetables grow in village?
14. Do you knit carpets? If yes, how much do you earn and from where do you get the raw materials?
15. Is there any discrimination among various casts in the village? Are there differences between gender roles and inequality between the male and female?

