

NEPAL: Women Learn Life and Finance Skills

by NILE SPRAGUE

A scholarship from a United Methodist Women-funded organization in Nepal has made all the difference in 15-year-old Bawana Moktan's life.

"I would have dropped out of school and been married this year," Ms. Moktan said with tears in her eyes.

"It would have been very difficult for me to buy books and a uniform, and I would not have been able to continue my studies," she said. Ms. Moktan is the top student in her class and receives free tuition as a reward. But, her parents are unemployed, and their economic situation so dire that the costs of uniform, books and other school-related expenses would have forced her out of school without financial assistance.

Ms. Moktan is the oldest of three girls, all sharing a single room on the outskirts of Kathmandu with their mother and father. The room has three beds and is rented for 1500 Nepalese Rupees (NPR) a month, or approximately \$25.

Ms. Moktan is the recipient of a scholarship from United Methodist Women's Mission Giving-supported Milijuli Samaj Nepal, a small nongovernmental organization working with poor and marginalized women. Education in Nepal is free through sixth grade, but after this students must pay tuition, registration and exam fees, increasing in cost with each grade. Due to economic pressures, most poor young women drop out of school at ninth grade, around the age of 15.

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"Age 15-19 is a crucial time when young women start their life careers and stop their study careers," said Amrita Chhoden, vice-president of Milijuli Samaj Nepal. "If a young woman continues her studies, she has a much higher chance of gaining serious employment and thus raising her quality of life. If she drops out at this critical time, she will likely be married by the age of 15, and spend her time in the home, raising her children and tending the farm."

"I study at school eight hours a day, and work on my homework for

three hours a day," Ms. Moktan said. "I also like Tai Quan Doh martial arts. I attend a free class once a week. I like to keep fit, it's good for my health, and I think it's good for women to be strong and know how to defend themselves."

In addition to her studies, Ms. Moktan cooks for her family once a day, cleans the house, works in the family garden and helps her siblings with their studies.

"My favorite subject is social studies, but when I complete grade 10, I want to be a nurse," Ms. Mok-

tan said as she was helping her two younger sisters with their homework. "I like to do social service."

Women in Nepal

Life for women in Nepal is difficult. Women generally work harder than men yet receive less food, poor health care, and less respect and recognition. Life expectancy for women is lower than men by one year, despite the global trend for women to live longer. About 35 percent of boys continue to secondary school, compared to only 26 percent of girls.



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Bawana Moktan does her homework in Kathmandu, Nepal. Ms. Moktan received a scholarship from a United Methodist Women's Mission Giving-supported young women's center in Nepal. Opposite page, Sathi Shrestha, treasurer of Mission Giving-supported Milijuli cooperative, a women's savings group, records the monthly contribution of a Milijuli member.

Women generally earn less than men, with salaries an average of 25 percent lower, and are generally placed in low-level or menial jobs. Women take on a larger burden of work, farming the fields and maintaining the home, fetching water and firewood, and caring for the children.

These contributions often go unrecognized and unrewarded, and women's social standings are determined most strongly by their husbands' and parents' social and economic positions.

Milijuli Samaj Nepal works with poor and marginalized women, providing scholarships for poor girls such as Ms. Moktan, and capacity-building trainings for women's groups and non-governmental organizations. A spin-off of Milijuli Samaj Nepal is Pratibaddha Milijuli Saving and Credit Cooperative Limited, which is a women's savings group where profits are returned to the cooperative members.

The cooperative was started on International Women's Day in 2000 by a group of volunteers who saw the need for a small-scale women's savings group for the United Mission Nepal (UMN) staff. "We did a small survey among women working in UMN and found that about 80 percent were taking loans from outside to pay for education, health care, home improvement and other expenses," said Diana Pradan, president of the Milijuli cooperative. "These loans were repaid with high interest, typically 36 percent annually, so women were losing a large amount. We were working for the poor community, but we ourselves did not have enough money to sustain."

Working on weekends, a small group of women volunteers started the savings group, initially with only 25 members. Today the membership has grown to 115 women, a tight group of trusted people, employees of UMN, and their relatives and friends.

"Women started this cooperative for women," said Ms. Chhoden. "We gathered together to support each

other, and improve our quality of life as a group. Economic empowerment is very important for women. Now they have respect in their homes and more power in their communities."

Financial empowerment

Milijuli Samaj Nepal is managed by three women volunteers. In addition to the savings group and scholarships, Milijuli Samaj Nepal engages in a number of educational and capacity-building activities, providing trainings and education on literacy, numeracy, women's rights, gender issues, reproductive health, and financial issues, such as savings and credit.

A short distance from Ms. Moktan's house in Dhabigat, a group of women dressed in saris meet in a small cement room, each making their monthly contribution of 100 NPR, or approximately \$1.50, to the microfinance savings program, Shihile Women's Awareness Group. The group is an independent self-help group, started seven months ago with 32 members, most from very poor households. The group meets once a month to collect contributions for its microfinance savings program, discuss issues concerning the community and support its members.

To facilitate development of the group, Milijuli Samaj Nepal has provided free trainings on issues including savings and credit awareness, teamwork and farming practices. The group is new, but already the members are seeing the effects.

"I feel a sense that I am not alone, I can find strength, support and a community in the group," a member of Shihile Women's Awareness Group said. "I share my problems and receive advice, and when I need financial support, I can take a loan."

Activities go beyond small savings. The group recently pressured a local pig farm to close. The community complained of the horrible smell and dirty conditions of the pig farm in their neighborhood, and the wo-

men's group filed a complaint with the municipality. As a result, the farm was shut down. Step-by-step, the women are strengthening their relationships and sense of community, and thus their individual and collective power.

"My family is poor and we do not have enough food," another member of the microfinance group said. "My



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husband makes only 4,000 NPR, or approximately \$65, a month. In the daytime I stay at home and care for my husband's parents. I have free time and nothing to do. I would like to start small income generation in my home to keep me occupied and earn extra income."

Young women's center

In Patan, on the outskirts of Kathmandu, Nepal Mahila Bishwasi Sangh, a young women's center, offers refuge to women in need. Nepal Mahila Bishwasi Sangh is



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Opposite page, Bhima Gharti, left, Krishna Devi, and bottom, and Usha Rana, have all been supported by a young women's center in Nepal funded by United Methodist Women's Mission Giving. The center is pictured below.



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supported by United Methodist Women's Mission Giving.

"There are no differences, no religious requirements, all people are welcome," said Draupadi Rokoya, director of the center. The center opened in 1993, and has provided assistance and training to thousands of women and youth.

The center provides a safety-net for women in crisis who are:

- Dealing with unwanted pregnancy;
- Fleeing domestic violence, human trafficking and forced marriage; or

- Alone as a result of divorce or the death of their husbands.

Some women stay at the center for a short time. Staff resolve family issues and other problems by acting as counselors, liaisons and facilitators. Other women have nowhere else to go, and stay for many years, the center facilitating their education by finding individuals to support tuition fees, providing a safe place to stay and a sense of family.

The center also provides informal education in literacy, numeracy, parenting, HIV/AIDS awareness, reproductive health, and small-scale income generation opportunities with crafts and sewing. The center also covers issues related to citizenship because many poor women do not have citizenship and thus cannot buy land, open a bank account, or access many other basic services.

When Krishna Devi, 27, was young, her family lived in a slum area outside a temple in Thapathali in Kathmandu. She was married at 13 and had her first baby when she was 14. Her husband was an alcoholic and beat her, so she left him, bringing her son to live with her at the young women's center. She has never been to school, but received literacy education at the center. She has been living at the center for 10 years, and is employed as the office assistant, cleaning, supporting income generation activities and cooking meals for women staying at the crisis center.

"I am a member of the Milijuli savings group, and I save 200 NPR [approximately \$3.20] a month with them," Ms. Devi said. "In addition, I save 10 percent of my salary in the office provident fund, and the center matches this amount. I don't know about the future, but I hope I will be able to support my son to pursue further education."

Beautiful women

Fourteen-year-old Bhima Gharti

couldn't walk and had trouble breathing due to a hole in her heart. The problem existed since birth, and her condition severely declined when she turned 12. Her single mother was very poor and could not afford the surgery Ms. Gharti required. She came to Kathmandu, her travel expenses funded by the teachers at her school, and went door to door with her mother, asking people to contribute money for the surgery she required. By luck, she came upon the house of a Norwegian missionary who referred her to Nepal Mahila Bishwasi Sangh. The young women's center helped with fundraising and gave her mother advice on where she could find further assistance. She received the surgery, and is

now a strong, healthy 20-year-old.

"If I have a good education and I am self-confident, even being a woman, I can do better than a man," said Ms. Gharti.

She is from Baglung in Shisakhani province, a mountainous, isolated region of Nepal. Her mother remarried and now has four more children, but Ms. Gharti is not welcome in the new home. Nepali custom maintains that when a woman remarries, children from her previous marriage are not welcome in the new family.

Now in 11th grade, Ms. Gharti has been living at the young women's center for the last three years, where her school fees are covered.

"I want to be a primary school teacher and return to my village to

teach," Ms. Gharti said. "Education is the light of the world. I want to spread the light over the people in remote villages."

"Women in Nepal feel they are not strong, due to lack of education and knowledge," said Usha Rana, 25, who came to the women's center when she was 8 years old to find refuge from an alcoholic parent. "Here I learned how to deal with the problems women face, through my experience with women in crisis."

Ms. Rana is now a professional nurse, working for two years at the Kathmandu Model Hospital.

"When I was younger, I stayed near a temple because my mother didn't have much money," she said. "There were bad people and drug addicts. It

was dangerous and I was scared."

When she was 13 her father left the family, and her mother became the sole bread winner, but due to limited education could find work only as a house cleaner.

"I never felt separated from my family when I lived at the center, because here it feels like family," Ms. Rana said. "I like to return to the center on holidays to spend time with my 'sisters' and 'aunties.'"

One step at a time, Mission Giving-supported Milijuli Samaj Nepal and the young women's center Nepal Mahila Bishwasi Sangh are changing women's lives — focused on raising women from poverty, improving their quality of life, and strengthening their power in family,



Women talking together in Kathmandu, Nepal. Photo by Nile Sprague.

BEAUTY IN LITERACY

by NILE SPRAGUE

Sabina Lama is 23 and illiterate. Her daughter, Shimrika, is 4, and her husband is an unemployed house painter. The family is currently in debt, living on credit as it borrows food, fuel and other necessities from neighborhood shops to survive. Her parents were farmers growing rice and sugar cane, but they died when she was 9. Ms. Lama came to live with her sister in Kathmandu, Nepal.

She has never attended school, but dreams of becoming a tailor in the future. She knows she must learn to read, write and do arithmetic if she is to succeed. Ms. Lama is studying literacy three times a week through the free education program at Nepal Mahila Bishwasi Sangh, a Mission Giving-supported young women's center in Kathmandu.



School girls in Kathmandu, Nepal. Photo by Nile Sprague.

The Women's Division's resolution to General Conference entitled "The Girl Child" emphasizes the vital role of education in empowering young women.

Literacy and education of girls play key roles in:

- Improving quality of life and the position of girls/women in their families and society,

- Providing access to gainful employment,
- Gaining knowledge of their rights as citizens, and
- Protecting girls/women from exploitation and health risks.

The literacy education program at Nepal Mahila Bishwasi Sangh has reached more than 1,000 women in the 14 years since it started. The classes target poor, underprivileged, illiterate women, and cover health, literacy, numeracy, legal education and women's empowerment issues.

"Money is important for everything," Ms. Lama said. "If you have no money, you cannot do anything. If you have money, anything is possible. I want to learn to read and write so I can start my own business, to earn money to help support my family and send my daughter to school."

To read the entire Women's Division resolution on "The Girl Child," visit United Methodist Women's website, www.umwmission.org.



TRUE BEAUTY

by NILE SPRAGUE

The question: "What makes a person truly beautiful?" yields complex responses from women in Nepal. Women's answers had an overwhelming emphasis on good morals and qualities of character — heartwarming responses.

"I think true beauty is when someone is selfless and serves others, forgetting themselves," said Bawana Moktan, recipient of a scholarship from a Mission Giving-supported organization in Nepal. "People must be beautiful inside to be truly beautiful."

I asked the Shihile Women's Awareness Group, a women's microfinance cooperative, about beauty. Women said:

- "Physical beauty is perishable."
- "Beautiful skin does not last. However, inner beauty lasts forever."
- "People's behavior is what makes them beautiful — they should be selfless, giving to others and treating all people kindly."
- "People should be unified, but also independent and self-sufficient."
- "When it comes to physical beauty, we are all beautiful. We don't need more beauty than this."

"Even if someone is not physically beautiful, if they have a good education, they are still beautiful," said Bhima Gharti, a young woman at Nepal Mahila Bishwasi Sangh, a Mission Giving-supported young women's center. "My teachers are simple, they are not beautiful in their faces or bodies, but they are good people and thus they are beautiful. I want to get a good education and in the future I can be a good teacher and a beautiful person."

"I don't think beauty means looking outside — to be beautiful, you must learn many things and make the most of your life," said Usha Rana, a nurse who once lived at Mission Giving-supported Nepal Mahila Bishwasi Sangh, a young women's center.

