TRANSFORMING SOCIETY

Locally Led Development

A case study from Nepal
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Dr Kadi Warner is an anthropologist with over 40 years of experience in sustainable development, community-based resource management, market systems, gender, policy and regulatory frameworks and rights and benefits. Her experience in Nepal began in the early 1990s, initially focusing on the barriers faced by communities, especially women, in participating in community forestry opportunities, followed by an on-going interest in the social, economic and environmental impact of not only community forestry but emerging economic trends (e.g., migration) on women, households, communities, and the country. Kadi has worked in over twenty countries in Asia, Sub-Saharan Africa and the Pacific Island countries, held senior positions in national and international development agencies and organizations, international environment institutions and organizations, and universities, and served on Advisory Committees and Boards of Trustees. She currently resides in Queensland, Australia where she has a position at the Tropical Forests and People Research Centre at the University of the Sunshine Coast.

ON THE COVER

Women from Parishramik Social Entrepreneur Women Agriculture Cooperative, Rautahat carrying milk cans to the agri transport vehicle which was supported by Heifer International Nepal and has increased business serving smallholders effectively.
Locally-led development is the ‘phrase of the day’ in development circles.\textsuperscript{1} In large part this is in response to the current interest and stated commitment of a major international donor, USAID, to invest in local capacity development, align with local priorities and appreciate and build on existing capacity.\textsuperscript{2,3} While this is welcomed by the international development community, national governments and its agencies and local organisations, there is also the recognition that donor commitment to locally led development is not new.

For decades there has been a call for change in the delivery of development aid to be less top-down and more locally driven.\textsuperscript{4} Nonetheless, there has not been the meaningful change in policies and practice that would result in locally led development being the driver of sustainable community development rather than a short-lived ‘phrase of the day.’

It is readily acknowledged that development aid, both historically and in the present day, is externally driven and often aligned with the priorities of the donors rather than with the priorities of the recipient country. In this context, the early support of ‘locally led’ focused on a shift in the prioritization and management of development aid to the recipient country. The language regarding foreign aid from “donors and recipients” to “development partners” reflected this shift.\textsuperscript{5} The underlying perception was that the effectiveness of development aid (e.g., sustainability, measurable results) required the engagement of the recipient country.


\textsuperscript{2} Ingram, C (2021) Locally driven Development: Overcoming the Obstacles, Brookings. \url{https://www.brookings.edu/essay/locally-driven-development-overcoming-the-obstacles/}


In 2005, in the Paris Declaration on Aid Effectiveness over 100 developed and developing countries agreed to change the way that development assistance was designed and implemented. The Declaration put forward five principles to make aid more effective: ownership, alignment, harmonisation, managing for results, and mutual accountability. The principles to which development partners (both those providing funding and those receiving) committed themselves required that each country should establish its own priorities and take the lead in designing and implementing programs. This concept of ‘Country Ownership’ underpinned the Declaration, that those most impacted by development activities should have a decisive say in setting priorities and designing and implementing programs. The Declaration sought to place recipient countries in the ‘driver’s seat’ of development cooperation in order to move away from the donor-driven approaches of the past.

Although met with enthusiasm, especially by the development aid recipient counties, the Paris Declaration lost visibility and disappeared from development dialogues. The often-cited reason for its lack of traction has been the inherent difficulty and reluctance (and the lack of domestic political viability) of donor countries to reframe their development assistance strategies, actions, and systems to comply with the principles of the Paris Declaration. The top-down framework and reporting on compliance remained. Principles such as managing for results, for example, evolved to increasingly reflect donor concerns over (financial) accountability rather than the original intention of strengthening country-based report frameworks; some donors focus on results related to their own specific objectives in response to domestic political pressure. Other donors are increasingly concerned with their own commercial and other interests (e.g., ‘aid for trade’) that may not reflect the development priorities of the partner country.

Although the implementation of the Paris Declaration principles has faltered, the core lessons from before and after the Declaration indicate that to be more effective, priorities should reflect locally determined needs, the many actors involved need to improve how they work together, and that the impact of interventions should be better understood, especially in regard to sustainability rather than short-term targets. It is widely recognized that in terms of the Paris Declaration goals of sustainability, aid programs which are not aligned with recipient country priorities will not be sustained after aid ends. However, development aid projects continue to be hindered by the short implementation period of projects, which when combined with overambitious unrealistic targets and the demand for quick results, push projects to pursue short term results to the detriment of long-term effectiveness and sustainability.

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There are also changes in the connotation of ‘local,’ ‘locally led,’ and ‘locally driven.’ What is increasingly referred to as ‘locally led’ is no longer countries being in the driver’s seat, but support to local organizations and institutions taking the lead.

There are valid concerns expressed in the current development dialogue that donor efforts in local capacity building is focusing on building the capacity of institutions and organizations to meet donor procurement and reporting demands, rather than building the capacity of organizations in designing and implementing their own locally driven initiatives to meet local needs. Local organizations continue to struggle to find funding for their own programs, and as ‘local partners’ for the implementation of a donor project may have little ‘space’ to make changes to better reflect local priorities, realities, and sustainability.

This role of local organizations as ‘implementors’ of donor programs, instead of ‘initiators’ of locally driven programs that receive direct donor financing, continues in projects that are funded and categorized by donors to be community-driven development (CDD). The World Bank, for example, is implementing CDD programs that deliver basic services, build small-scale infrastructure and enhance livelihoods by community organizations supported through the national government to work in partnership with local government and agencies.

While the implementation of development assistance may be becoming more ‘local,’ there has not been the comparable support for communities to be in the driver’s seat not only for implementation of an externally driven program, but also for determining its own needs, setting priorities, and evaluating the results based on long-term sustainability rather than immediate targets. In part this is because of the limitations and constraints of donor agencies which are not structured to directly dialogue or support local organizations, hindered by inadequate staff, short term targets and time bound. What local organizations bring - deep cultural, contextual, and political understanding and long-term commitment to the development of their communities, nations, and regions - is often undervalued or even perceived as a threat (e.g., ‘divided loyalties’).
of leadership, ways of thinking and working, are often at odds with the practice of international development agencies – and their programs.19

The re-emergence of locally led development and local capacity development reflects recognition of the lessons in sustainability, the questioning of who should set the agenda, and the acceptance that effective development needs to better reflect locally determined needs. In this context, the ‘new’ locally led development places decisions into local hands, with ‘initiatives owned and led by people in their own context.’20 This is a definite shift from the practice (and interpretation) of localization or locally led development in which local organizations are implementers of external projects, to a reframing of locally led development in which priorities are set by communities and local groups accompanied by a greater sense of ownership and responsibility.21

There are past and on-going barriers to locally led development that have hampered efforts. The concept of local is in itself difficult. Local organizations often operate on a range of levels – community, sub-national and national. There is an on-going belief by donor agencies in [unfounded] ‘myths,’ such as that local organizations are more inherently prone to fraud and mismanagement of funds and do not have adequate management systems.22 Countering these myths is the empirical evidence that locally led development is more cost effective, more efficient and sustainable because local organizations are more attuned to the needs of the community.23 However, despite the evidence, the continuing belief in these ‘myths’ result in donor agencies viewing local actors as an inherent risk; rather than as ‘vital assets bringing both value for money and greater possibility of sustainability.’24

**Power imbalances, especially when rooted in colonial history, continue to shape development policies and practices.**

While echoing the intentions of Paris Declaration, the dialogue on locally led development is increasingly being reframed as a shift in the political relationship between those providing aid and those receiving it as the ‘decolonization of aid,’ from a paradigm of charity and guidance to a paradigm of partnership and mutual accountability.25, 26 The call for the

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23 Devers (2022) The localization agenda. [https://devex.shorthandstories.com/the-localization-agenda/index.html#group-section-The-need-for-localization-A9MwVx84lm](https://devex.shorthandstories.com/the-localization-agenda/index.html#group-section-The-need-for-localization-A9MwVx84lm)


Decolonization of aid is based on the principle that international development aid is based on a ‘historical and racialized system, structure, and assumption,’ in which the developed (largely White) world guides the path and future of the developing (largely Black and Brown) world.27

What is being questioned is that development aid programs in and of themselves continue to reflect the goals and priorities of the donor rather than those of a country and its communities.28 In the decolonization of aid, countries and its communities set the agenda, especially the acceptance that effective development needs to reflect locally determined needs. This shift requires donors to ‘abandon practices that assume development progress to be simple, predictable and deliverable from the outside.’29 If not local organizations and communities will continue to find themselves left out of decision making and their knowledge and experience undervalued.30

In contrast to external, top-down programs, locally led development has the potential to transform communities.

Locally led development places local civil society and organizations in the lead, reflecting the community’s understanding of its own realities and seeking to change norms from within.31 It is a transformative agenda that centers on personal, institutional, and system change.32

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Heifer demonstrates how locally led development transforms people and society

What is missing in much of the dialogue on locally led development is the recognition that development is about the transformation of people who will then take the lead in transforming their society. Rather than being absent, the transformation of society through the transformation of its people is a central tenet of Heifer.

As this Report shows, Heifer effectively works to build a solid foundation in local self-help groups (SHGs) and its members through on-going training, mentoring and support that enables personal growth, group cohesion, new and strengthened skills, and ambition. Personal transformation is an essential building block of Heifer’s Values Based Holistic Community Development (VBHCD) approach. Since 1997, when Heifer began operating in Nepal, more than 300,000 women and their families have transformed their lives and their livelihoods.

Women in the Self-Help Groups (SHGs) repeatedly speak of the positive changes that they have personally undergone in confidence, skills, accomplishments and their aspirations for themselves and their families (especially for the education and success of their children), their group, and the wider community.

They think not of a project cycle, but of a lifetime.

This long-term perspective reflects the strength of Heifer’s values-based approach, which encourages and supports personal development and social cohesion, and its commitment for on-going long-term engagement, not time bound to only a few months or years.

While having a positive and empowered sense of self and the group is essential, the Heifer approach results not only in women ‘feeling good’ but also in doing well. Women report stable increased income and anticipate further improvement into the future. Having a solid foundation, SHGs endure - since the first SHG was formed over 20 years ago, none have disbanded. Similar success has occurred with Heifer supported cooperatives.

In response to the expressed need by SHGs and their members, Heifer is supporting SHGs coming together to form cooperatives to provide improved access to (fair) markets, business development services, veterinary services and finance. Avoiding the common pitfalls of failure (financial problems, weak organization, poor leadership, and mistrust), the Social Entrepreneurial Women’s Cooperatives (SEWC) build on the inherent strength of the SHGs (e.g., good leadership, strong capacity in financial management, planning, and evaluation, social cohesion, and mutual trust) and have rapidly expanded in number (currently 250 and rising), reach, and impact. At this time none of the SEWCs have failed. The SEWCs successfully faced the challenges of the Covid pandemic, adapted, and saw to the well-being of their members and the wider community. The Covid pandemic spurred the SEWC to innovate and ‘think outside the box’ to meet the restrictions of social distancing while keeping milk collection points open, moving products to consumers, and providing agricultural inputs to its members.
The recent elections (May 2022) provide additional evidence of the success of Heifer’s approach for locally led development.

**More than 500 women from Heifer’s SHGs and SEWCs stood as candidates in local elections, 457 of whom were elected.**

Those elected will now be in positions that will enable them to be the decision makers in the planning, financing and implementation of local development. They will bring their own experience in value-based community development and a commitment to make fair, equitable development happen.

Nimble yet thoughtful, Heifer Nepal continues to respond to the evolving needs and ambitions of its SHGs and SEWC’s and its local government partners. Its commitment and implementation of values-based holistic development and the 12 Cornerstones shows that locally led development can happen, hundreds of thousands of people have transformed themselves and are taking the lead in transforming their society.

Heifer Nepal’s experience provides key lessons for itself and other organizations:

- **Build a solid foundation.** Building a solid foundation requires giving time for change and setting aside program schedules as needed. Members of SHG report that to understand the principles of the 12 Cornerstones and their application to their behavior and attitudes, they needed time and (mental) space for self-reflection and personal growth. Heifer’s partner organization are sensitive to the changes that the SHG and its members are undergoing and provide further discussion and additional training as needed. Its commitment to not rush the process differentiates Heifer’s and its VBHCD approach from other organizations.

- **Build capacity.** Women in SHGs and Cooperatives readily describe the wide range of capacity building opportunities in personal growth (which is the first mentioned) and leadership, literacy, financial management and account, technical training in animal health, etc. This is a legacy of Heifer– encouraging self-development, offering skills training, and fostering community - for personal and societal transformation.

- **Long-term engagement.** Heifer Nepal’s commitment to continue to engage with the SHGs and SEWCs is highly valued – and essential. Heifer’s involvement is not as a short-term project; it will not disappear as so many other project do after two or three years with any gains made lost or unsustainable. A major factor for its success is Heifer Nepal’s commitment and continuing support with the SHGs and SEWCs as they evolve, set new ambitious goals, and face new challenges.
Introduction

This assessment of locally led development focuses on Heifer Nepal, acknowledged as a successful model of Heifer International’s country programs. For the assessment there was a desktop review of Heifer Nepal documents, reports and media (videos; website) and two weeks in Nepal visiting self-help groups (SHGs), cooperatives (Social Entrepreneur Women’s Cooperatives), attending meetings, and interviewing Heifer’s implementing partner organizations, government officials, private sectors, and Heifer staff (see Annex).

The focus of this report is on the ‘how, what and why’ of Heifer Nepal’s unique success in its support of sustainable locally led development.

Heifer International is known for its successful livestock development approach of gifting goats, or a cow or chickens, to a family, often portrayed in photos by a smiling woman holding a young goat, who in turn will gift its offspring to another family. What is less well known is that while the gifting of livestock to self-help groups and livestock development is an essential part of the Heifer program, it is only one component of Heifer’s holistic approach to transform communities.

The smiling woman in the photo receiving the goat is not alone, she is a member of a Heifer self-help group (SHG), receiving training in values and principles as well as technical training, such as in animal production and health. As a member of her SHG she will receive not only tangible benefits such as the goats, but she will also experience significant intangible benefits of new skills, knowledge and personal growth, a changing mindset from ‘it is not possible’ to ‘so much is possible.’
Heifer’s vision and goal is to transform society by creating a strong social as well as livelihood foundation. It is Heifer’s support to women and their collective actions in self-help groups and cooperatives that builds the capacity enabling locally led development and the positive changes in the wider community. Unlike other models of development, Heifer’s locally led development is not limited to increased income and assets but includes attitudinal and behavioral changes at the individual level and government policies and practices influenced by its program. Heifer’s locally led development approach recognizes that change in the individual is the first step and foundation to sustainable change in the family, group, community and society.

**Heifer Nepal**

Heifer first became involved in Nepal in the 1950s by introducing high-yielding livestock into the native animal population. What became Heifer Nepal began as a modest initiative by a young Nepali veterinarian in the 1990s. With a small grant from Heifer International and a manual on the 12 Cornerstones in hand, the veterinarian worked with the leader of a nascent self-help group to replicate the Heifer model. Its success resulted in Heifer International opening a Nepal office in Kathmandu and signing its first formal agreement with the Government of Nepal in 1997.

One of the factors for Heifer Nepal’s success is its strong working relationship with the Government of Nepal in livestock development. Heifer Nepal’s success in increasing livestock production through grass root level self-help groups, funding and technical collaboration with local governments on livestock projects, and its long-term presence has contributed to mutual trust and respect and continuing partnership.

It is a unique partnership with both the government of Nepal and Heifer Nepal with each appreciating the respective role(s) and capacities of each other. This special partnership has changed in response to Nepal’s transition since 2015 from a unitary form of government to a federal system with 753 local levels, seven provincial governments, and one federal government. The transition presented opportunities for local governments to provide and support more

<table>
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<tr>
<th>Since Heifer/Nepal began operations in 1997:</th>
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<tr>
<td>• More than 300,000 women and their families have transformed their livelihoods through livestock development programs;</td>
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<tr>
<td>• These women have been organized into about 12,000 self-help groups (SHGs), 250 Social Entrepreneur Women Cooperatives (SEWC), 3 district unions and an apex body of primary cooperatives.</td>
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<th>Heifer has worked in:</th>
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<td>• 44 districts, with more than</td>
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<td>• More than 100 local Non-Governmental Organizations as implementing local partners, working closely with</td>
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<td>• Ministry of Agriculture, its departments and local governments, and in collaboration with</td>
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<td>• Civil society, private sector and academia.</td>
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effective and accountable services and development opportunities. Reflecting a recognition and appreciation of its on-the-ground achievements, since 2019 local governments have entered into 51 partnership agreements with Heifer Nepal in a 75:25 cost sharing model with a government commitment of USD 13.98 million for Heifer-led projects. This ground-breaking cost sharing model illustrates a unique relationship in which Heifer is perceived and accepted as long-term collaborative partner providing essential technical assistance and services to local communities and assisting the government in reaching its development goals.

From its modest beginning, Heifer Nepal is now implementing its programs in 44 districts throughout Nepal with more than 300,000 households, and the number of women and their families, self-help groups and cooperatives still rising. Heifer is transforming the lives of women and their families by not only increasing income, but in transforming their communities through sustainable development.

Why this remarkable success? How were its successes achieved? How does it differ in its approach from other organizations?

Heifer’s approach

While Heifer Nepal is widely recognized as a livestock development organization it is about far more than the goats or cows. Or to phrase it another way, the goats and cows are symbols of Heifer’s success, not the cause.

Figure 2: Value Based Holistic Community Development
Building blocks for Community Development

1. Group formation and strengthening
   - Appropriate size (20-30)
   - Structure and leadership
   - Rules and regulations
   - Inclusiveness and full participation
   - Group savings and credit activities
   **RESULT:** Organized groups where members have a space and support for learning and developing skills.

2. Reinforcing values, personal transformation and empowerment
   - Personal leadership development
   - Values reflection and alignment with Heifer’s 12 Cornerstones
   - Self-driven action planning
   - Gender training
   **RESULT:** Attitudinal change where members live out their own values, confidence to take up new technologies and activities. Accountability to the group and community. Self-initiated plans for development.

3. Capacity building
   - Animal health
   - Agriculture production
   - Nutrition and health
   - Kitchen gardening
   - Entrepreneurship and business planning
   - Climate-smart agriculture
   **RESULT:** Readiness to receive and internalize this variety of trainings due to Step 2. Adoption of improved techniques. Preparation for Step 4.

4. Optimizing resources
   - Enterprise effectiveness and efficiency
   - Increased farm productivity
   - Leverage of livestock and other inputs and resources from diverse sources
   **RESULT:** With a responsible and committed attitude, along with improved skills, participants can maximize their physical resources.

5. Holistic community development
   - Widened scope of action planning at household and group levels for community development outside of project goals
   - Connections with variety of community stakeholders and leaders
   - Embedding in value chain
   **RESULT:** Self determination/Autonomy - plan and sustain community development past project period. Engagement with leaders and actors for sustainability.
What distinguishes Heifer’s approach from other organizations and underlies its success is its application of its Values Based Holistic Community Development Model (VBHCD), a holistic development approach that recognizes that all aspects of community development are interconnected, that changes in one sector influences changes in others (see Figure 2). This holistic approach considers the physical (physical well-being and local environment), mental (knowledge, skills, education, identify and attitudes); spiritual (belief, faith, values and ethics); social (harmonious relationships, community cohesion, mutual support and cooperation); and ecological (value and respect for the natural world).

While other organizations have applied the ‘Passing on the Gift’ (POG) through which people give the first offspring of the gifted animal to others in need, they find that practiced in isolation POG does not result in sustainable development of the community. It is the application of the VBHCD model in its entirety that results in sustainable community transformation.

The guiding principles of the VBHCD are the 12 Cornerstones for Just and Sustainable Development (see Table 1). Using the Cornerstone as a framework, Heifer participants develop the attitudes, behaviors and skills that change their lives and transforms their communities.

**Core training for Project Partners**

- Value Based Holistic Community Development (VBHCD)
- Cornerstones
- Participatory Self-Review and Planning (PSRP)
- SHG formation, management and strengthening
- Planning and project proposal development
- Values-based visioning and planning for SHGs
- Training of Trainers (TOT)

Heifer arranges for project partners to participate in national and limited international exchange visits to further build their capacity.
AT THE HEART OF HEIFER:
Women’s Self-Help Groups (SHG)

Why Women’s Self-Help Groups?

Recognizing that building the self-esteem and providing opportunities to women results in the development of the entire community, Heifer Nepal focuses on women, with women representing their families in the Heifer Program through whom the entire family benefits. Heifer has found that women-only groups are critical in providing a ‘safe’ space in which women can be empowered. While men may be provided training opportunities and engaged in gender equality focused activities, Heifer’s SHGs are women’s groups.

It is through these women’s SHGs that Heifer implements its VBHCD approach. To become a Heifer group, a SHG must prove their commitment to helping themselves and their willingness to ‘pass on the gift’ by starting and managing a savings and credit fund for an average of 6 months. The amount that each member contributes every month is not important, it is the practice of the contribution that matters. Once a SHG is formed, a Heifer local partner organization facilitates discussions with the SHG members, encouraging them to discuss their present situation, what is important to them, and the future that they envision or desire for themselves and their families. Based on these discussions, Heifer and the partner organization collaborate in co-designing a proposal focusing on the needs and what Heifer provides – from livestock to types of training. Once agreed upon, the partner organization can begin implementation.

What is a Heifer Self-Help Group?

A SHG is usually 22-25 women, with the ages at the time of establishment ranging from early twenties to forties or older (there is no limitation on the age of a member). The group exists because its members perceive the value of working together and are committed to helping themselves and participating actively in all SHG activities, including savings and loans, monthly meetings, income generating activities (IGA), etc. With the high out-migration of men for overseas or urban employment, almost every SHG will have one or more women whose husband is working elsewhere. While allowing increased freedom and greater access to economic resources (e.g., remittances), these women are often constrained by their position in the household,
higher domestic and farming responsibilities, their education and gendered social norms.

In a society of castes and ethnic groups that limit interaction and maintains disadvantages, the Heifer SHGs are purposely inclusive with members of different castes and ethnic groups. Although there is currently a slow shift from arranged marriage, for these women the cultural norm was for a woman to join the family of their husband through an arranged marriage. Since only about 20% of women in Nepal own land, if the family is not landless most women work on her husband’s and his family agricultural land. The result is women coming from other communities, working on their husband’s land, and before joining the SHG, often little known to one another and physically and socially isolated. For these and other Nepali women the cultural expectation is that a woman is shy, her eyes cast down, deferring to men and not speaking in public.

While today the enrollment of girls and boys in primary school is more or less equal (although as the education level increases the ratio of females to men drops), in the earlier SHGs there usually would be only a few women (or even just one) who had received any education and were literate. Those with education are usually elected as the secretary or treasurer, while the chair of the SHG is often a mature woman who is respected by the other women.

Yet despite their social isolation, different castes, culturally proscribed shyness, deference, and lack of education, these women’s self-help groups not only economically prosper, but also transforms each woman’s self-perceptions of what she can do and fosters their capacity to engage with one another and work together to change their lives and their community.

Why does this transformation occur in group after group throughout Nepal? How can these women with little education or experience living in a society in which their role is to be quiet and passive, transform their lives and contribute to the transformation of their communities?

Heifer’s SHG approach provides a new group model for its women members. Prior to joining a Heifer SHG most women have some experience in participating in community forestry user groups (CFUG) or in savings and credit/revolving fund groups. However, while the CFUG and savings/credit groups may provide some training, the women describe these groups as being narrowly focused. In the case of community forestry, its purpose is reforestation rather than to be a driver of significant positive economic and social change of the lives of the men and women who provide their time and labor to managing the forest. Research on the impact community forestry suggests that for poor households the costs exceed the benefits received because access to collect forest products has been restricted in order to improve the condition of the forest.

Women report that the savings/credit groups that they joined prior to Heifer are not accompanied by livelihood opportunities and although helpful for an emergency (e.g., medical expenses, funerals) by itself does not provide enough to finance significant livelihood activities or the technical support to do so. What distinguishes Heifer Nepal from these programs and its SHGs from other local self-help
groups is its holistic focus that works to build a solid foundation through strengthening social capital and individual empowerment.

**Strengthening SHGs**

After a SHG joins the program, Heifer’s first priority is to support this diverse, multi-caste group to ensure that it gains the capacity to function effectively on its own. Through the implementation of the Heifer model SHG members have the opportunity and are encouraged to move out of their culturally defined space and perceive themselves differently - being able to speak for themselves rather than be demure and quiet, learn new things and economically prosper, and share a vision of a more equitable just society.

SHG capacity is built through training on the Cornerstones, personal leadership, group management, values-based literacy program, gender sensitivity training, animal management, etc. and strengthened through mentoring by an established SHG and exchange visits between SHGs to share lessons learned and best practices. Each SHG also decides on its own training needs for specific areas such as human nutrition, food processing, marketing, leadership development, and improving soil fertility.

*Fundamental to the VBHCD approach is the SHG’s adoption of the 12 Cornerstones* which encourages participants to develop capacity in personal leadership, positive attitudes and behavior, values and principles for all-inclusive and sustainable development. As the SHG is formed, there is a structured process for introducing and providing training in the Cornerstones and renewing commitment through on-going self-assessment and reflection.

The 12 Cornerstones and their symbols are purposely simple so that they can be named and easily remembered. SHG members have initial Cornerstone training over a four-day period (approximately 24 hours). Sensitive to the household and labour demands of the SHG’s members, the training is offered at convenient times for its SHG members, for example, scheduled to begin after the morning tasks are completed and end before the afternoon tasks need attention. Images of each Cornerstone are displayed, using symbols rather than words to allow illiterate members to fully participate. Each of the Cornerstones are introduced one by one with group discussion as to what each means. Methods used in the training includes role-play games, demonstrations, sharing examples, etc. The objective of the training is to make the Cornerstones readily understandable, memorable, and personally relevant.

*This initial training is just the beginning. The 12 Cornerstones are a continuing touching stone of the SHGs.*

The Cornerstones are emphasized and integrated and reinforced throughout Heifer’s programs and activities. The SHGs’ monthly meetings begin with the lighting of small oil lamps or candles and naming of each of the Cornerstones. The agenda of monthly meetings includes discussion on one or more of the Cornerstones.
Heifer International’s Cornerstones for Just and Sustainable Development

Heifer International has developed a set of essential principles called the Cornerstones for Just and Sustainable Development. These principles, used for more than 60 years, light the way for people who are on the road to self-reliance. Cornerstones stimulate group wisdom and personal insights, and they keep people’s hearts, minds and actions balanced, focused and productive. Together, they form the acronym PASSING GIFTS and echo the quintessential Cornerstone and trademark practice that makes Heifer unique and its project sustainable.

**Passing on the Gift** allows families and individuals who have received animals to be donors themselves. This spirit of goodwill ripples through the community as animals are passed on and bonds are formed in a group effort to better their own lives.

**Accountability** allows for organization at the grassroots level. Community members decide together what kind of animal and assistance they would like. They also set goals, plan appropriate strategies to achieve those goals and evaluate their success.

**Sharing and Caring** embodies Heifer’s belief that global problems can be solved if all people are committed to sharing what they have and caring about others.

**Sustainability & Self-reliance** is necessary for the long-term success of projects. Heifer can only fund a project for a limited time so the families Heifer works with must plan to support themselves.

**Improved Animal Management** means that project participants learn how to keep their animals safe, healthy and productive through proper feed, shelter, healthcare and reproductive management.

In English, the first letters of the cornerstones collectively spell ‘Passing (on the) Gifts.”
**Nutrition & Income** are the rewards Heifer expects recipients to reap from their gift animal through the consumption and/or sale of products such as meat, milk, eggs, cheese, honey and wool.

**Gender & Family Focus** encourages women and men to share in decision making as well as in the benefits the animals and training bring.

**Genuine Need & Justice** ensures that those most in need are given priority in receiving animals and training.

**Improving the Environment** includes such agroecological techniques as improving soil fertility with animal manure, promoting forestation, respecting and encouraging biodiversity, monitoring watershed conditions and minimizing erosion.

**Full Participation** is expected in groups that Heifer works with. Leaders at the grassroots level should be committed to involving all members in decision making.

**Training & Education (& Communication)** include formal sessions as well as informal farm visits and demonstrations. Each project group decides on their own training needs and local people are involved as trainers. Some topics of education include human nutrition, food processing, marketing and leadership development. Communication is the role each person plays in living and sharing their achievement through education, stories, media, etc.

**Spirituality** is expressed in common values, common beliefs about the value and meaning of all life, a sense of connectedness to the earth and a shared vision of the future. Heifer International works with people of all beliefs in our efforts to overcome poverty and hunger.
Three or four times a year there are also facilitated participatory self-review and planning sessions (PSRPs) which develop skills in personal reflection, critical thinking and planning. Using the Cornerstones as the framework, SHG members reflect on what gifts or messages are given by the Cornerstones, their progress toward their objectives and how well they are practicing their values and the Cornerstones.

Figure 3: Participatory Self Review and Planning
The PRSPs increases the sharing and openness in the groups, adds energy and excitement for past and future activities and achievements, increases trust within the group, increases sharing and openness within the group, builds motivation for group activities, and guides the group towards more ambitious activities and goals. Through this regular self-evaluation, group members become aware of how powerful they are as a group and as individuals. Through self-review each SHG member assesses how she, herself, has contributed to her groups objectives and practiced the Cornerstones. By doing a personal self-analysis, each women holds herself accountable to achieving the groups objectives.

The PSRP considers the performance of the SHG in meeting its Cornerstones objectives. One of the methods used that is well suited to illiterate or semi-literate SHG members in the PRSP sessions is voting, with each member casting a vote on the progress and achievements of the SHG under every Cornerstone. In this method, after listing activities carried out under each of the Cornerstones, the progress is compared to the three development stages of a tree with each member (confidentially) voting to choose one of the stages: sapling (lot of room for growth), growing or full grown (Cornerstone is being practiced but has not reached full potential), or fruit bearing (mature and is being practiced very well). The votes are then tabulated on a chart with check marks or dots used so that illiterate members are also able to interpret the results. This produces a visual representation of how the group voted on each Cornerstone. Participating in the tallying process is often an empowering experience for women, especially if they have never participated in a similar voting process.

The SHG members then discuss the reasons behind the rating of each Cornerstone and how each Cornerstone can be practiced more fully. Even if a Cornerstone is voted extremely high, participants discuss how to make it ‘even better.’ This results in a series of actions for each Cornerstone in which the women now assign responsibility and deadlines - an action plan to guide them in accomplishing their objectives and practicing their values. The implementation of the plan is followed by another PRSP session four months later.

The initial introduction of the Cornerstones followed by continuous reinforcement at the monthly meetings and the PRSPs assists the women in the SHGs in internalizing and sharing the values and drives the SHG members to be change agents in their communities.

What of results?

The tangible ground-level results of Heifer VBHCD can often be readily observed, such as higher income, improved housing, animal stalls and feeding, healthier environment and better nutrition.
that goes beyond the direct impact at the family level. But not all changes may be visible – attitude and behavioral changes of SHG members, a vision that expands to include not only family, but community, increased social cohesion and internalization of Cornerstone values. It is this change at the individual level that is the driver for sustainable development and underpins the ground-level results.

What is striking is the confidence of the women and their pride in their collective and individual achievements. When asked ‘What are the changes since participating in the Heifer program?’ the first response is not about more income (though income will be mentioned later), instead woman after woman responds, ‘I can now speak, I can tell my story, before I couldn’t speak in front of others.’ And these women do tell their stories, about their own changes that have occurred and how these changes resulted in tangible and intangible improvements of their family’s lives, often mentioning the education of their children. Women who have no education being justifiably proud that through their efforts a daughter is studying ‘science and technology’ in Kathmandu or that a son is a doctor or teacher. In one generation there has been a leap from illiteracy to education. And while the literacy training the women receive may not result in being functionally literate, each woman can announce, ‘I can now sign my name.’

And every woman has her own smart phone - some women laughing when admitting their children help them read the messages that they receive—which connects her not only to family, friends and her SHG, but also enables her to use the new mobile apps introduced by Heifer for feed estimates and market linkages (see below).

It is their personal stories that resonate with other women and when presented, with other organizations and agencies. These changes at the individual level of enhanced self-esteem, accountability and greater empathy are less visible yet are the most crucial for local transformation to occur.

When asked “what is the biggest impact of Heifer’s program,” a senior Livestock Development professional immediately responded, “women’s empowerment.”

When asked ‘how different are things now in the community then before [Heifer]? what would I have seen if I came to the community before the Heifer program?’ frequent responses mention readily observable change such as a much greener community with more trees and shrubs (planted for fodder, which is cleaner due to households now having latrines or toilets, cleaning of the streets and paths and stall feeding. Less easily observed changes also mentioned are individual behavior (e.g., less public drunkenness by men and women) and wider social changes, such as women having more personal freedom (e.g., able to leave their homes and attend meetings).
Since 2012 there has been over 13,000 hectare of fodder planted in Heifer engagement areas. The planting of fodder and forage by SHGs has resulted in reducing degraded lands and providing nutritious feed for animals year-round. Roadsides and the boundaries of home and fields are now green. The increase in fodder has enabled households to increase their number of animals and income. Since fodder is much in demand, households and their cooperatives have started selling fodder seeds and saplings. The fodder also provides environmental benefits for the community with more trees and shrubs in the local landscape.

Women mention that in the past that they did not talk to one another, a result of ‘marrying into’ the community and being socially isolated and of difference castes. Women speak of the initial distrust and conflict with their spouses and in-laws over their spending time outside the home on SHG activities. Heifer provides SHGs with gender sensitivity training for both women and men, which encourages husbands and wives to share in decision-making, ownership of Heifer animals, labor and the benefits from the projects. The training uses a family focus, demonstrating how gender equity (which is an integral part of Heifer’s work) benefits all family members. After the gender-sensitivity training women report being able to leave their home when they desired, male family members helping with household chores, a reduction in disputes and more respectful language by men. Women also report a decrease in family-violence. One group reported its successful approach of several of its members knocking on the door and notifying a man who was abusive that his actions were against the law and would be reported if continued. After their warning he stopped his abusive behavior.

The barrier of caste differences was for the SHGs, especially the earlier SHGs, its biggest challenge. Although the caste system was legally abolished in 1963, caste in Nepal continues to separate people. Traditionally people could not rise above or marry outside of the caste into which one was born. Caste also determines your role in society, e.g. Dalits, the lowest strata in the caste system, were by tradition delegated to do caste-based work such a cobbler, black/goldsmith, tailors and street cleaners.

SHGs report that it took significant time to overcome the issue of caste, for some SHGs up to two years. When asked about caste within the SHG, several SHGs acknowledged that initially some of its members were reluctant to work with, sit near and ‘share a mat’ with someone of the lowest caste. However, they reported that these prejudices were overcome, that caste is ‘no longer a problem.’ The camaraderie and mutual respect of women within the SWGs regardless of caste was readily observable.

How does this change in attitude and behavior occur?

The introduction during early SWG training and on-going affirmation of the 12 Cornerstones in meetings and PRSP sessions play a key role in this transformation. One of the most important impacts of the ‘Sharing and Caring Cornerstone’ is SHGs including different castes, who once would not have associated with one another, but now sit together on mats, share meals, help each other, and work together to envision a shared future for themselves and their community.

The SHGs faced other obstacles as well.

In the initial project funded by a small Heifer grant that was implemented by the young Nepali veterinarian, who with the leader of the SHG used a 12 Cornerstone manual to train themselves and the SHG, the women in this first SHG wanted to keep the goats and not ‘pass on the gift [the goat] to others.’ According to the SHG leader (who is now the head of an NGO that is a long-standing Heifer
partner), in response to the reluctance to pass on the gift, the nascent Heifer program began placing more emphasis on the Cornerstones, especially of ‘sharing and caring,’ ‘accountability,’ ‘sustainability,’ and ‘self-reliance.’

It is SHG members that determine who will receive the first Heifer animals, reflecting the SHG’s capacity to arrive at a decision that reflects an understanding of the needs of its members. Many SHGs now report that its members exceed the expected number of animals for ‘Passing on the Gift’ as women realize that they can become donors and help others in need. ‘Passing on the Gift’ is not limited to livestock; it can also take the form of sharing knowledge and skills. SHGs are taking the lead in their communities in building infrastructure, managing schools, and volunteering in disaster and post-disaster situation.

When a local partner was asked how the Heifer program was different from other programs, he responded ‘inclusiveness,’ giving as an example that while other program may focus only on Dalits, Heifer includes Dalits into the self-help groups rather than setting them apart.

Livelihood success

While women may first mention their personal transformation, the livelihood benefits through Heifer income generating activities (IGA) are readily described as well, often in impressive detail (e.g., how many goats, how many liters of milk, seasonal changes in prices, etc.).

The continuous engagement by Heifer in improving productivity has resulted in the increased weight of goats and a higher price per kilo, particularly if sold through a Heifer supported cooperative, a SEWC (see SEWC below). These livelihood benefits illustrate Heifer’s goal of each household attaining a sustainable living income, defined as the amount of money each person in a household needs per day to live a dignified life - ‘thriving not just surviving’ - and considers household needs such as a low-cost and nutritious diet, decent housing, health and education cost and other basic needs and unexpected costs. Many if not all of women engaged in Heifer’s program have reached this living income threshold.

The successful increase in income is the result of SHG women being able to network, grow, save and invest together. Their success shows the effectiveness of Heifer’s approach of strengthening social capital and its interrelationship with improved livelihoods and empowerment.

However, Heifer came to recognize that smallholder producers, such as the SHG women, were constrained by barriers to increasing production as

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Cooperative as a Business Hub

Figure 4: SEWC Model

- Access to Production Input and Services
- Access to Market
- Access to Finance
- Access to Animal Insurance
- Coordination, Networking & Partnership
well as barriers to participation in the market. While successful as producers, women were unable to take advantage of growing market opportunities in dairy and meat, in part due to their lack of integration into livestock value chains and the lack of fair trade within the value chains.

**Why Cooperatives?**

The decision to expand Heifer’s support from production to markets and value chains was not undertaken lightly. There was concern about moving beyond Heifer’s core focus of successful support for animal production and ‘passing the gift’ to what some perceived as a new direction that carried higher risks and demanded a steep learning curve for Heifer Nepal’s staff as well as local partners and the SHGs.

These concerns over risks and failure are valid. In developing countries (and elsewhere), agricultural cooperatives frequently fail, primarily due to financial problems, investment in non-income generating activities, poor organization, weak or bad leadership, and mistrust and conflicts. Since cooperatives often focus only on the production and sales of a training may be provided to its officers and staff on financial management, there may be little attention given to building social cohesions and trust and providing services such as credit availability or stores for farm inputs. In Nepal, the cooperative movement was found to have faltered due to additional factors of a lack of political support and lack of engagement by non-profit organizations. Given these inherent weaknesses the high rate of failure is not surprising. Cooperatives that managed to survive did so due to strong leadership and proper management, gaining access to external financial and technical support, undertaking efforts to develop new markets and marketing channels, maintaining a strong asset base, and retaining strong membership.

However, Heifer proposed approach to cooperatives would by-pass the factors resulting in failure and take on-board the factors supporting success. It was decided that the potential risks and investments in capacity building and program changes were offset by this new direction overcoming the obstacles and providing potential benefits, both tangible and intangible, to SHGs and their members.

### Table 3: Status of Funds and Business Turnover of 255 Cooperatives

<table>
<thead>
<tr>
<th>FISCAL YEAR</th>
<th>FY2019</th>
<th>FY2020</th>
<th>FY2021</th>
<th>FY2022</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Cooperatives</td>
<td>227</td>
<td>227</td>
<td>238</td>
<td>255</td>
</tr>
<tr>
<td>Total Fund (in USD)</td>
<td>$20,005,292</td>
<td>$63,219,549</td>
<td>$74,411,541</td>
<td>$92,178,405</td>
</tr>
<tr>
<td>Business Turnover (in USD)</td>
<td>$30,735,353</td>
<td>$51,473,925</td>
<td>$70,708,759</td>
<td>$97,546,049</td>
</tr>
</tbody>
</table>

a product. Instead, there is a shared background and shared values. The cooperatives elect its management committees’ members from a pool of experienced well-trained leaders, who share a vision and purpose, are eager to undertake additional training, well versed in the importance of financial management, and work together in a spirit of strong mutual trust.

Heifer’s program is now designed with a demand-driven approach that focuses on consumer interests and includes activities that move beyond production to integrating producers further into the value chain, providing additional income opportunities in processing, value addition and branding. Heifer Nepal is working with cooperatives to analyze demand and support producers to retain more of the money from their products through processing and branding.

Social Entrepreneur Women’s Cooperatives. In its demand-driven approach, Heifer is aiding SHGs to come together to form Social Entrepreneur Women’s Cooperatives (SEWC). Heifer strengthens the governance and financial management capacity of the SEWCs and links them with the appropriate value chain actors and consumers.

In this model (see Figure 4), SEWCs provide coordination, networking and partnerships, and serve as Business Hubs providing business development services, including access to finance, animal insurance, production input and services, and markets for their member SHGs and others in the community while partnering with public and private actors along the value chain.

The SEWCs are fulfilling these expectations in their delivery of services (see Table 3) and links to markets. The women in the SHGs bring to the SEWCs their confidence, experience and skills, especially in livestock production. Forming a cooperative such as a SEWC is an economically compelling next step, albeit a big step, for SHGs. The transition from a SHG to a SEWC is a significant one, both in scope and size, requiring the SHG members to ‘move out of their community.’

To meet legal and financial requirements, SEWCs have to develop management policies and guidelines; its Management Committee is tasked to ensure that the business development services are provided to its members. The SEWC Management Committee is elected from its member SHGs for a three-year term and while responsible for the operation of the cooperative, its members continue to be a member (and often an officer) of their own SHG and a livestock and/or dairy producer. Managing Committees work with the SEWC manager (who they hire) to prepare a strategic business plan which includes market trends and production requirements to meet demand.

Operating and managing a successful SEWC requires its Management Committee members to develop new skills and assume responsibilities and accountability to hundreds of shareholders. With Heifer support, SEWC’s are proving able to meet these new demands. SEWC Management Committees (MC) are successfully making the leap from SHG to SEWC operations - hiring staff, procuring and maintaining equipment (chillers, vehicles), providing program and financial oversight, fund-raising (e.g., government grants), and other tasks as needed. Commitment to the principles 12 Cornerstones continues, each of the SEWC meetings beginning with the lighting of candles or lamps and the naming of each cornerstone by the meeting’s participants.

In meetings with SEWC’s Management Committees there was a visible confidence, a ‘we can do this’ attitude. The women on the Management
Committees have ‘upped their game’ to develop the new skills through Heifer facilitated training on cooperative operations, finance, financial management (analysis of financial spreadsheets and projections). Heifer, for example, promotes SEWC’s in providing livestock insurance as one of its Business Development Services (BDS) for producers. SEWC’s receive livestock insurance agent training and provide livestock insurance services to producers.

One of the key services that SEWCs provide is an alternative to traders who through door-to-door collection offer a low price to goat producers. The SEWCs introduced the live weight system, where producers receive a fair and higher price for the goats based on live weight (each goat is weighed). With SHGs goats increasing in size and weight, a price on live weight results in higher income.

‘The Milansar Social Entrepreneur Women’s Cooperative, which operates in Tansen, Palpa with Heifer International’s technical assistance, is a shining example of how a cooperative may help farmers connect to markets.’

– Kathmandu Post, Cooperatives in Agricultural Transformation, April 10, 2022
https://kathmandupost.com/columns/2022/04/10/cooperatives-in-agricultural-transformation

In Heifer’s support to increase access to local veterinary services, 571 CAVEs have been trained, 37% of whom are women. Access to veterinary services has increased with the SEWC mobilizing service outreach. CAVEs earn a monthly income of around USD 270.

The increased health and weight of the goats are the result of Heifer supported activities that include training in animal management (one of the 12 Cornerstones), increased access to veterinarian services through its Community Agrovet Entrepreneurs (CAVEs) which supports the availability of local vet services, improved fodder from producing fodder and forage on-farms and leased land, and through its project Community Initiative Genetic Improvement of Goats (CIGIG) supports the production and distribution of genetically superior ‘seed’ goats to contribute to increased productivity.

Producers can also use a new mobile Feeding Support Tool (app) which helps calculate how to reduce feed-related production costs while maintaining optimal animal health. Livestock producers using the app experience an increase in body weight of meat goats and milk yield in dairy animals. SEWC’s are successfully commercializing the production and distribution of seeds/saplings of fodder plants, generating an income stream for fodder producers and providing good nutritional feed for animals.

SHG members are increasingly selling their goats through the SEWCs aggregation systems and live weight sales for collective goat marketing. Some of the SEWCs have their own trucks (Heifer provides a 50% match to the SEWCs 50% for the vehicles) to transport the goats to the aggregation sites. The SEWC negotiates with traders for a fair price for its members. Heifer estimates that producers can earn 25-30% more via live-weight goat sales through the
SEWCs as compared at the farm gate to traders. This system also reduces the aggregation costs for buyers which enable them to offer higher purchase prices to the producers.

The success of producer’s receiving higher prices through SEWCs facilitating transport, aggregation and negotiation is cited as the most appreciated services provided to its members (e.g., ‘before producers had to sell at the low price that the trader offered, now they can get so much more, especially for a large goat’). These and other services have enabled producers to increase their investment in livestock, grow their flock size from 5 to 8 goats and participate in a fairer livestock market system.

Dairy producers have also benefitted from increasing their yield (more and better-quality milk) and collective marketing. When asked ‘how many liters of milk,’ dairy SEWCs management committees had the production figures at their fingertips (with cost of inputs) and the future upward trend in dairy demand. They are actively seeking to develop new dairy products (a SEWC’s success in producing and marketing ice cream was well known and referred to by other dairy SEWCs as an example of a new dairy product that they would also like to produce and market) with their own ‘branding.’ Branding and packaging/promotion are what was most cited by SEWCs as their gap for which they looked to Heifer for assistance.

For good reason, the SEWCs are keen to ‘show-off’ their facilities. Each SEWC has its own story of successfully cobbling together funds for the building(s). One SEWC told how since the cooperative was for ‘social entrepreneurs” and perceived as a ‘good community group’ it was given its land by the local sports club. The facility began as a small building that was extended in stages with funding it proactively sought through local and municipal grants and its own resources. It now contains a shop that sells day to day necessities (including snacks and candy), an agriculture supply store, a payment office, and a large meeting room. Its current facility project is an outdoor aggregation area for goats.

A dairy SEWC with a large two-story facility also received local and municipal financing as well as using its own resource (with Heifer providing a 50:50 cost share for a milk chiller). In its meeting space there was a large table with name holders that was a ‘gift’ from the local government.

What both of these and other SEWCs all have in common is a strong Heifer presence and a commitment to the 12 Cornerstones – the lamps or candles for the naming of the cornerstones are on a table, the Heifer posters and the large worksheet from the PRSP that details the progress in reaching the goals of its action plan, etc. are on the wall. However, while the SEWCs are retaining their deep commitment to the cornerstones and the PRSP process, the desired role for Heifer is changing. SEWCs are now looking to Heifer not so much for funding (this was repeatedly mentioned), but for on-going engagement in facilitation, technical support, and assistance for problem solving. The Management Committees were refreshingly candid in describing what they considered a gap or weakness for which they needed improvement or help. For the dairy SEWCs, it was how to create a brand for their superior (‘better quality milk’) product(s) and successfully identify their market niche. For a SEWC focusing on goats, it was how to move beyond the sale of live goats to traders to the sale of the meat (they had already selected an area on the facility grounds for the retail meat shop!).

**Confident from what they have already achieved, they are now looking to do even more.**
**Political Empowerment**

On meeting a dairy SEWC, its members were sitting around the table smiling and full of energy and enthusiasm. We learned that they had come from a political rally for one of its members (who self-assuredly stood up when introduced) who was running for local office in the upcoming elections (May 2022). At the Apex meeting (a meeting of senior officers of the SEWCs in March 2022) to the cheers and encouragement of the meeting participants, several women announced that they were running for office in the elections. These women (and others) are bringing the leadership skills gained through managing a group of women of different ages and backgrounds, setting up SHG and SEWC governance, fostering collaboration and managing conflicts, and dealing with local government and local partners to their quest for political office.

Their opportunity for standing for political office is a result of the mandate for women’s participation in the 2015 Constitution of Nepal. There is an electoral quota for ensuring 33% women’s representation in the central and federal parliament, and 40% in the local government. The Constitution also mandates at least one woman in each of the nation’s two leadership positions, as well as one representative position for women as the head and deputy head of local governments.

In 2017, women won 91% of deputy seats in municipalities, deputy mayors in municipalities, and vice-chairpersons in rural municipalities, whereas men won 98 percent of the main roles such as mayors and chairpersons. The gap between the male mayors and the female deputies reflects that women were nominated for mayor/chairperson in only 25% of the total positions.

In the 2017 elections, 248 ‘Heifer’ women won election for various local government positions, 230 as ward members. Twenty-two districts in which Heifer worked elected these ‘Heifer’ women. One of the results was an increase in the priority and budget of the agrilivestock sector of local government. In 2022, this number almost doubled with more than 500 women from Heifer’s SWGs and SEWCs standing as candidates in local elections with 457 elected, two as Mayor, and more than 10 as Vice Mayor/Chair. These women bring to their positions a commitment to the 12 Cornerstones, management experience, an eye towards market opportunities, and confidence that they can make a difference. Women’s empowerment and locally led development in action!
Heifer’s COVID-19 response

Heifer’s achievements in locally led development and the progress towards the attainment of the ‘living income’ by all were jeopardized by the Covid pandemic. Covid restrictions created a crisis in the livelihoods of the majority of SHG and SEWC members as food production and supply chains were disrupted. As throughout the world, poor households relying primarily on agriculture and daily wage labor were the hardest hit. Agri-entrepreneurs who had taken advantage of SEWC facilitated bank loans, had to repay despite the losses that they experienced.

To counter the impact of the Covid pandemic, Heifer focused on the key issues causing market and supply chain disruption and supported producers by strengthening markets and infrastructure. Heifer also recognized the significant role of the SEWCs, who continued to support their members and producers when the government and private sector could not. The SEWCs took actions to address the challenges posed to its members by the pandemic, demonstrating the resilience the SEWCs had shown in previous periods of crisis in large part due to their strong structural characteristics.

An innovative initiative was developed and implemented to assist producers in reaching markets. When travel restrictions were enforced, agri-products transport was heavily reduced; vegetables and milk were the most affected commodities since they had to be collected daily. A Heifer response was to work with its implementing partner, Rural Economic Development Association (REDA), the Milansar SEWC and the Namikuwa Youth Group to jointly initiate a produce-delivery service – the Agri-Ambulance.

By transforming two pick-up trucks (one of which belonged to the SEWC), food was saved from spoiling and delivered to the doorsteps of homebound consumers at a fair price.

SEWC’s played a crucial role in supporting its members during Covid. Following physical distance measure, SEWC’s managed safety arrangements like masks, gloves and sanitizers for milk collection centers which enabled dairy collection to resume. They supported families in need with cash as well as in-kind. In the strict lockdown SEWCs continued technical as well as financial services to ensure that members were not short of agricultural inputs.

Heifer also moved into an on-line trading platform (Samuhikbajar.com) for marketing agricultural produce, the first of its kind in Nepal. It acts as bridge between traders and SHGs, coordinated by the SEWC to collectively market commodities produced by its members. The website also provides business-to-business (B2B) platform where products and buyer’s demand for crops and livestock are advertised and traded – at a fair market prices.
Conclusions

In a little over 25 years, from its first self-help group Heifer Nepal has emerged as a development leader, empowering women to assume a leading role in transforming their lives and their communities. Its holistic approach has created and nurtured social capital and resulted in a ‘living income’ for hundreds of thousands of women and their families. As Nepal has modernized, Heifer has developed strategies and programs that take advantage of the opportunities of improved transport and energy infrastructure and the increased demand for meat and dairy products. It is seizing the opportunities presented by social and cultural changes that are slowly permitting women to own land, have access and manage resources, obtain an education, and speak up rather than sit in silence.

In its commitment to values-based holistic development the strengthening of self-help groups remains Heifer’s foundation, its program evolving from its initial focus on livestock production to demand-driven supply in the goat (meat) and dairy value chains. SHGs now come together to establish SEWC, far more complex in its structure, purpose and operations than a SHG, but drawing on their own experience and with Heifer support, the SEWC are fulfilling their purpose, meeting their own targets, and showing what a women-led cooperative can accomplish. There is anticipation that SEWCs will form district unions (three are already in place), and the women speak of having a national union in the near future.

The leading measure of the Heifer’s success is that none of the SHGS have disbanded, members may leave due to relocation or marriage, but the groups continue.

This is a testimony of the relevance of the SHG to its members. The initial SHG is still meeting and continues to Pass on the Gift (it is nearing 20 generations from the first goat).
There is a similar success with Heifer’s SEWC’s, none of which have failed. Their success run counter to the findings that agricultural cooperatives throughout the developing world often fail. Through their strong inherent structure, good management, and innovation (an on-line trading platform!), the SEWCs and its members were able to survive the challenges of the Covid pandemic and be ready for new and future opportunities.

The women’s confidence, aspirations, capabilities and skills are Heifer’s on-going legacy. Heifer’s VBHD approach - changing mindsets, building capacity and providing opportunities for innovation and growth - creates the foundation of locally led development. Women in the SHGs and SEWCs perceive Heifer as a source of on-going support as they mature and evolve. The SHGs, SEWCs, local partner organization and local government recognize and appreciate Heifer’s approach,

‘We are different from other organizations, we will always be here to help you.’
ANNEX:

Interviews and Meetings

*March 20 – April 1, 2022*

**Self-Help Groups (SHG) and Social Entrepreneur Women's Cooperatives (SEWC)**

Nepalgunj
- Kanchan Self-Help Group
- Baijanath Social Entrepreneurs Women's Cooperative
- Sagarmatha Self-Help Group
- Sangharshashil Social Entrepreneurs Women's Cooperative

Palpa
- Milansar Social Entrepreneur Women's Cooperative
- Bihani Social Entrepreneur Women's Cooperative

Nawalpur
- Sangam Self-Help Group
- Sakaladdevi Social Entrepreneur Women's Cooperative

Chitawan
- Shantikunja Social Entrepreneur Women's Cooperative
- Lagansil Social Entrepreneur Women's Cooperative
- Shaktikhor (Devisthan Self-Help Group)

**Partner Organisation**
- Oppressed Community Development Centre (OCDC)
- Mahila Upakar Munch (MUM)
- Leela Karki, Rural Economic Development Association (REDA)
- Chop Lal Giri, Social Rural Development Centre Nepal (SRDCU)
- Sunita Basnet, MESDO
- Vishnu Kadel, Rukmani Mahato, HICODEF
- Sita Paudel, WGCC

**Himalayan Bank Ltd.**
- Bivek Thapa, Branch Manager, Himalayan Bank

**Meetings (Palpa)**
- Youth Entrepreneurs
- Abattoir Management Committee meeting
- Apex Body Meeting (Women's Cooperatives)
- Mayors (municipalities) meeting on the NGP project.

**Heifer International/Nepal**
- Pierre Ferrari
- Mahendra Lohani
- Shubh N. Mahato
- Neena Joshi
- Dr. Keshav Sah
- Regeena Regmi

**Nepal Government Officials**
- Dr. Pradip Chandra Bhattarai, Ministry of Agricultural and Livestock Development
- Dr. Bimal K. Nirmal (ex. DG of Department of Livestock)