



# SOCIO-ECONOMIC VULNERABILITIES AND NEEDS OF NEPALI WOMEN, INCLUDING RETURNEE MIGRANTS, AFFECTED BY THE COVID-19 PANDEMIC

**FINAL REPORT**  
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**The Research Team from Scott Wilson Nepal**

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## ABBREVIATIONS

|          |  |
|----------|--|
| BFI      | Banks and Financial Institutions                             |
| CAPI     | Computer Assisted Personal Interview                         |
| CP       | Collaborative Program  |
| DMEGA    | District Micro Entrepreneurs Group Association               |
| DoFE     | Department of Foreign Employment                             |
| FEPB     | Foreign Employment Promotion Board                           |
| FET      | Foreign Employment Tribunal                                  |
| FGD      | Focus Group Discussion                                       |
| GDP      | Gross Domestic Product                                       |
| GESI     | Gender Equality and Social Inclusion                         |
| GoN      | Government of Nepal  |
| HDI      | Human Development Index                                      |
| ILO      | International Labor Organization                             |
| IOM      | International Organization for Migration                     |
| IMF      | International Monetary Fund                                  |
| KII      | Key Informant Interview                                      |
| MEDEP    | Micro Enterprise Development Program                         |
| MEDPA    | Micro Enterprise Development Program for Poverty Alleviation |
| MEGA     | Micro Entrepreneurs Group Association                        |
| MoAD     | Ministry of Agriculture Development                          |
| MoF      | Ministry of Finance  |
| MoFA     | Ministry of Foreign Affairs                                  |
| MoFAGA   | Ministry of Federal Affairs and General Administration       |
| MoICS    | Ministry of Industry, Commerce and Supplies                  |
| MoLESS   | Ministry of Labor, Employment and Social Security            |
| MSME     | Micro, Small and Medium Enterprises                          |
| NAFEA    | Nepal Association of Foreign Employment Agencies             |
| NLFS     | Nepal Labor Force Survey                                     |
| NMEFEN   | National Micro Entrepreneurs Federation of Nepal             |
| NPC      | National Planning Commission                                 |
| PMEP     | Prime Minister Employment Program                            |
| PPS      | Probability Proportional to Size                             |
| UN Women | United Nations Entity for Gender Equality and Empowerment    |
| UNDP     | United Nations Development Program                           |
| WFP      | World Food Program   |
| WHO      | World Health Organization                                    |

# 1. INTRODUCTION

## 1.1. Context and Rationale

Nepal is a lower-middle income country with a total population of around 29 million and a gross domestic product (GDP) of USD 35 billion (The World Bank, 2021). The state of economic and human development in Nepal has been steadily improving over the last decade. Gross national income per capital, a measure of absolute economic prosperity, has increased by more than 50 percent since 2011 to USD 910 in 2021. Likewise, Nepal's national human development index (HDI) score stood at 0.587 in 2019, positioning the country at 147 out of 189 countries and putting Nepal in the medium human development category.<sup>1</sup> Despite these key indicators of socio-economic status, Nepal has to make additional notable economic, social and political advancements to ensure a prosperous future for all Nepal's citizens.

The COVID-19 pandemic has had a serious impact on Nepal's economy. According to the International Monetary Fund (IMF) Annual Report 2020, economic activities in Nepal slowed down and the economy contracted by 3.0 percent in 2020. The halt of economic activities has negatively impacted income and employment across formal and informal sectors of Nepal's economy. In order to manage the spread of infection, the Government of Nepal launched its vaccination program on January 2021 and about 6.0 percent of the population were inoculated by mid-March 2021.<sup>2</sup> These initiatives and many others have initiated Nepal's move towards recovery and this is reflected in recent macroeconomic estimates. For instance, in the first half of fiscal year 2021, the economy has shown signs of recovery with a modest 1.9 percent increase (The World Bank, 2021).

Nepal's Province 2 is one of the regions that is particularly fragile to the impacts of the COVID-19 pandemic. Province 2 is situated in Eastern Terai topographical region with a total population of 5.4 million and a gross domestic product (GDP) of USD 4 billion i.e. 14% of Nepal's GDP.<sup>3</sup> In terms of social and human development, Province 2 has the lowest HDI score at 0.510 compared to other Provinces, indicating that access to health, education and assets are weaker. Likewise, the social and economic situation of women is particularly vulnerable in Province 2. The literacy rate of women is 38.8% when compared to 60.1 percent for men and life expectancy of women is lowest in Province 2 at around 70 years. According to the labor force survey 2017/2018, Province 2 has the highest rate of both unemployment (20 percent) and informality in economic sector (78 percent).<sup>4</sup> All of these key socio-economic indicators suggest the economic and social vulnerability of Province 2 to the impacts of COVID-19 pandemic.

The Fifteenth Plan for fiscal year 2019/2020 – 2023/2024 from the National Planning Commission has specific provincial goals and targets to advance Nepal towards social, economic and political prosperity. For instance, the plan aims to increase Province 2's average economic growth rate by 4.5 percentage point to 11.0 percent by 2023/2024. Likewise, it has provisions to decrease the population living in multi-

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<sup>1</sup> UNDP. Nepal Human Development Report 2020

<sup>2</sup> The World Bank. Nepal Development Update 2021

<sup>3</sup> Ministry of Finance. Economic Survey 2019/2020

<sup>4</sup> UNDP. Nepal Human Development Report 2020

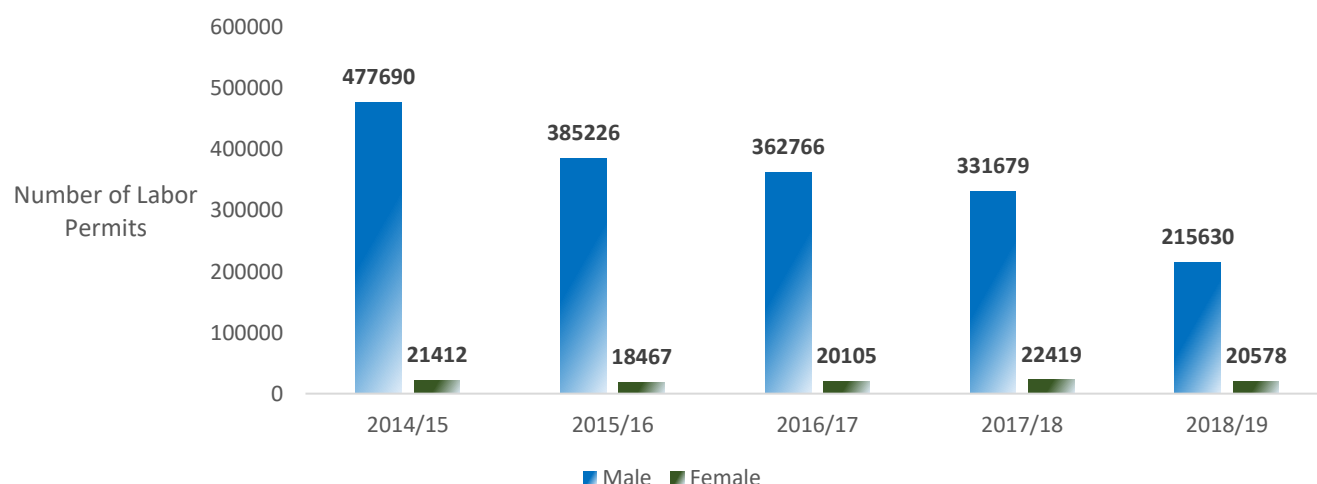
dimensional poverty by around 30 percentage points to 18.0 percent by 2023/2024. In the realm of women empowerment, the Fifteenth Plan has stated modest goals and targets for province 2. For instance, the Fifteenth Plan aims to increase the percentage of women with ownership to house from 18.0 percent to 26.0 percent in 2023/2024.

## 1.2. Economic Impact of COVID-19 on Nepali Migrant Workers and Foreign Employment

Labor migration is a vital component of Nepal's economy. With migrant workers transferring income back to Nepal, remittance propels many dimensions of socio-economic livelihood. During the fiscal year 2019/2020, in the midst of the COVID-19 pandemic, remittance inflows decreased 0.5% to NPR 513.21 billion against an increase of 28.5% in the same period of the previous year.<sup>5</sup> A sharp decline of remittance has been expected to undermine Nepal's external stability and foreign earnings. The most recent data released by the central bank of Nepal presents indication of steady economic recovery. In the first ten months of the fiscal year 2020/2021, remittance inflows increased 19.2% to NPR 809.89 billion in the review period against a decrease of around 0.5% in the same period of the previous year.<sup>6</sup> Apart from the economic impacts, migration can also have social and political impacts at individual, community and national levels.

The Department of Foreign Employment (DoFE) is one of the key actors in labor migration and foreign employment. As of mid-March of 2020, the total number of men laborers in foreign employment reached 4.5 million whereas that of women laborers in foreign employment reached 2.4 million. Out of all laborers that have left for foreign employment, 1.5% are skilled, 24.0% are semi-skilled and 74.5% are unskilled.<sup>7</sup> The following diagram presents information on the trend in obtaining labor approvals in the past six years in Nepal.

Figure 1 Trend in Obtaining Labor Approvals in Past Six Years



<sup>5</sup> Nepal Rastra Bank 2019/2020. Recent Macroeconomic Situation

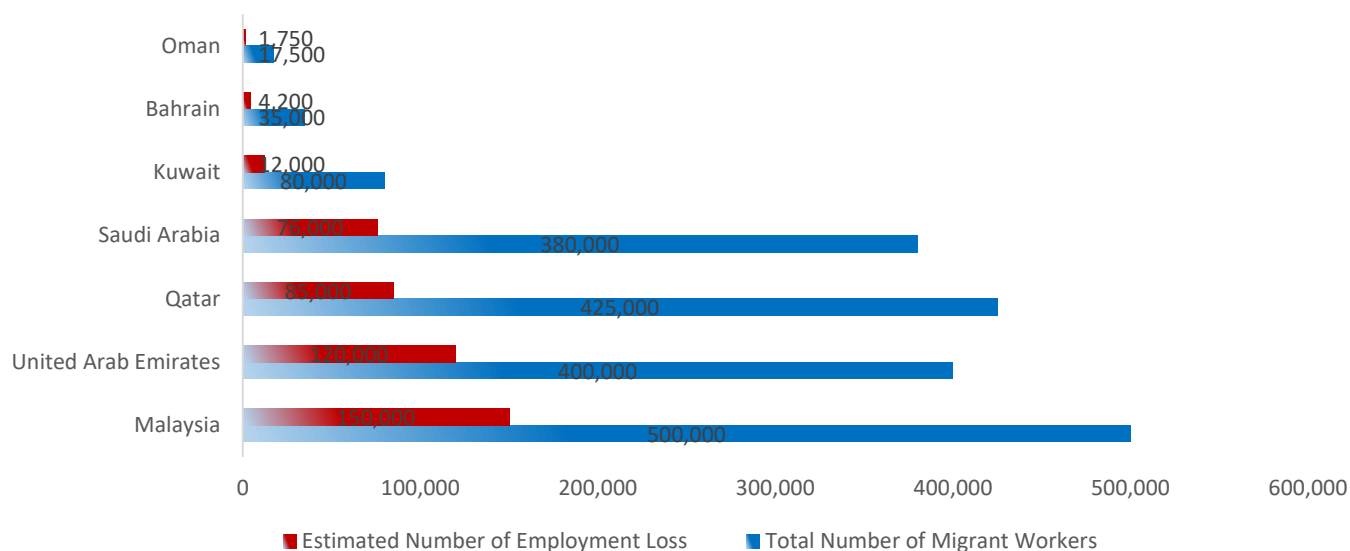
<sup>6</sup> Nepal Rastra Bank 2020/2021. Recent Macroeconomic Situation

<sup>7</sup> Ministry of Finance. Economic Survey 2019/2021



The COVID-19 pandemic has resulted in job losses and mass return of Nepali migrant workers. According to estimates from the Nepal Association of Foreign Employment Agencies (NAFEA) in 2020, around 25% (600,000) of Nepali migrant workers would have to be repatriated from destination countries, excluding India, due to employment losses.<sup>8</sup> The following figure presents information on employment losses for Nepali migrant workers in key countries of destination.

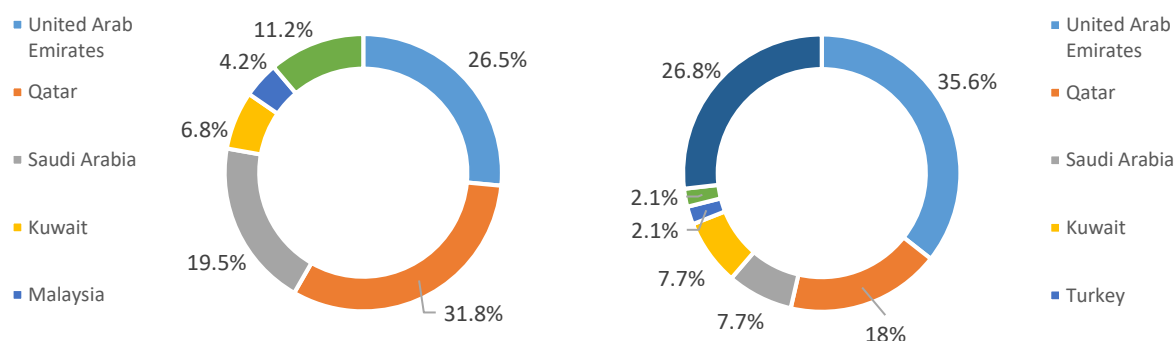
Figure: Employment losses for Nepali Migrant Workers in Key Countries of Destination



Source: Nepal Association of Foreign Employment Agencies 2020

The major destination countries for migration has varied throughout the years. For example, in 2019, the major destination country for Nepali labor migrants was Malaysia whereas it was United Arab Emirates in 2020. The following diagram presents information on major destination countries for labor migration in the year 2018/2019, overall and for women.

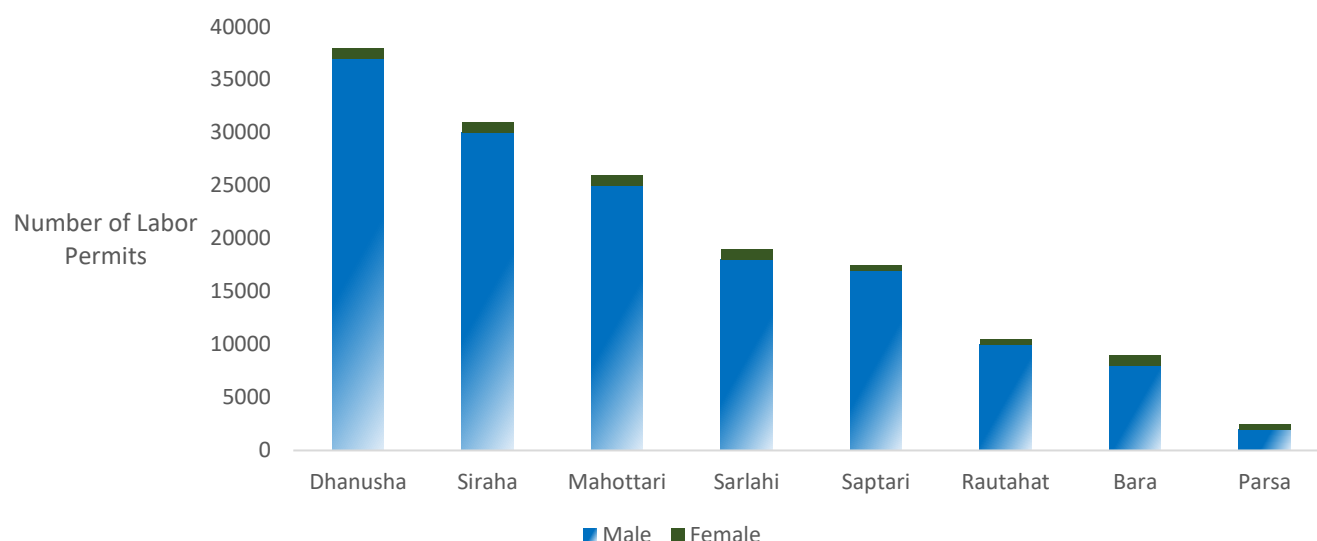
Figure 2 Major Destination Countries for 2018/2019 Overall and for Women



<sup>8</sup> Nepal Association of Foreign Employment Agencies (NAFEA) 2020

In terms of the district of origin, a large portion of labor migrants originate from Province 2 of Nepal. In the year 2018/2019, Dhanusha, Siraha, Mahottari and Sarlahi had one of the highest proportion of labor migrants. The following graph presents information on labor migrants by district of origin for the year 2017/2018 and 2018/2019.

Figure 3 Labor Migrants by District of Origin



Source: Nepal Labor Migration Report, 2020

The total number of women seeking foreign employment has more than doubled in the last decade, from 10,056 in 2009/2010 to 20,578 in 2018/2019. There have been many factors leading to an increase in women labor migration. Two of the key drivers have been social (e.g. education) and economic (e.g. employment opportunities, income).<sup>9</sup> In terms of destination countries, women migrants have largely migrated to United Arab Emirates, Qatar and Saudi Arabia.

### Socio-Economic Impact of COVID-19 on Nepali Migrant Workers and Returnee Migrants

The COVID-19 pandemic has had a range of socio-economic impacts on the lives and livelihood of Nepali migrant workers and returnee migrants. The key issues can be divided into four major areas, namely: health, employment, discrimination and vulnerable populations.

According to the International Labor Organization (ILO), there has been an increase in the number of Nepali migrant workers infected by COVID-19 across various countries of destination.<sup>10</sup> As of March 2021, an estimated 19,000 Nepali workers have been infected in key destination countries. Lack of access to appropriate social security and health insurance schemes, dismal working conditions at destination

<sup>9</sup> Migration in Nepal: A Country Profile 2019, IOM

<sup>10</sup> Impact of COVID-19 on Nepali Migrant Workers, ILO 2021

countries and discrimination could all contribute to the adverse health impacts for Nepali migrant workers and returnee migrants.

The COVID-19 pandemic has had an impact on employment status of both migrant workers and returnee migrants. According to a recent study carried out by the International Organization for Migration (IOM)<sup>11</sup>, many migrants are facing loss of employment statuses, where job losses were more common among female migrant workers. On the other hand, many of the migrants who are still employed have faced a reduction in work hours and income levels. According to some ILO estimates, the proportion of job loss for Nepali workers in key destination countries is as follows: United Arab Emirates and Malaysia (30 percent), Qatar and Saudi Arabia (20 percent) and Kuwait (15 percent).<sup>12</sup> The COVID-19 pandemic has also impacted foreign employment opportunities for aspiring migrant workers. According to DoFE estimates, in 2019/2020, there were over 115,000 migrant workers who had received labor permits but were unable to travel to their destination countries.

Vulnerable populations (e.g. undocumented workers, women migrants and domestic workers) have been disproportionately impacted by the COVID-19 pandemic. Domestic workers in destination countries face exponential rise in work hours, restriction of movement, irregular salary payments and inability to return back to Nepal (i.e. due to lack of appropriate legal documents). According to a recent study carried out by the International Organization for Migration (IOM), higher number of women migrant workers did not receive a regular salary payment as compared to their male counterparts.<sup>13</sup> Undocumented workers are particularly vulnerable to the impacts of COVID-19.

According to the Foreign Employment Promotion Board, around 407,000 migrant workers are estimated to return to Nepal due to the COVID-19 pandemic. Specifically, the two main reasons for return have been, visa expiration and job loss. These expected returns have been from Malaysia, Qatar, Saudi Arabia, United Arab Emirates, Kuwait, Bahrain and Oman. Migrant workers are particularly vulnerable to the impacts of the COVID-19 pandemic, which has constrained both their ability to access their places of work in the countries of destination and their ability to return to their country of origin.

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<sup>11</sup> Status of Nepali Migrant Workers in Relation to COVID-19, IOM 2020

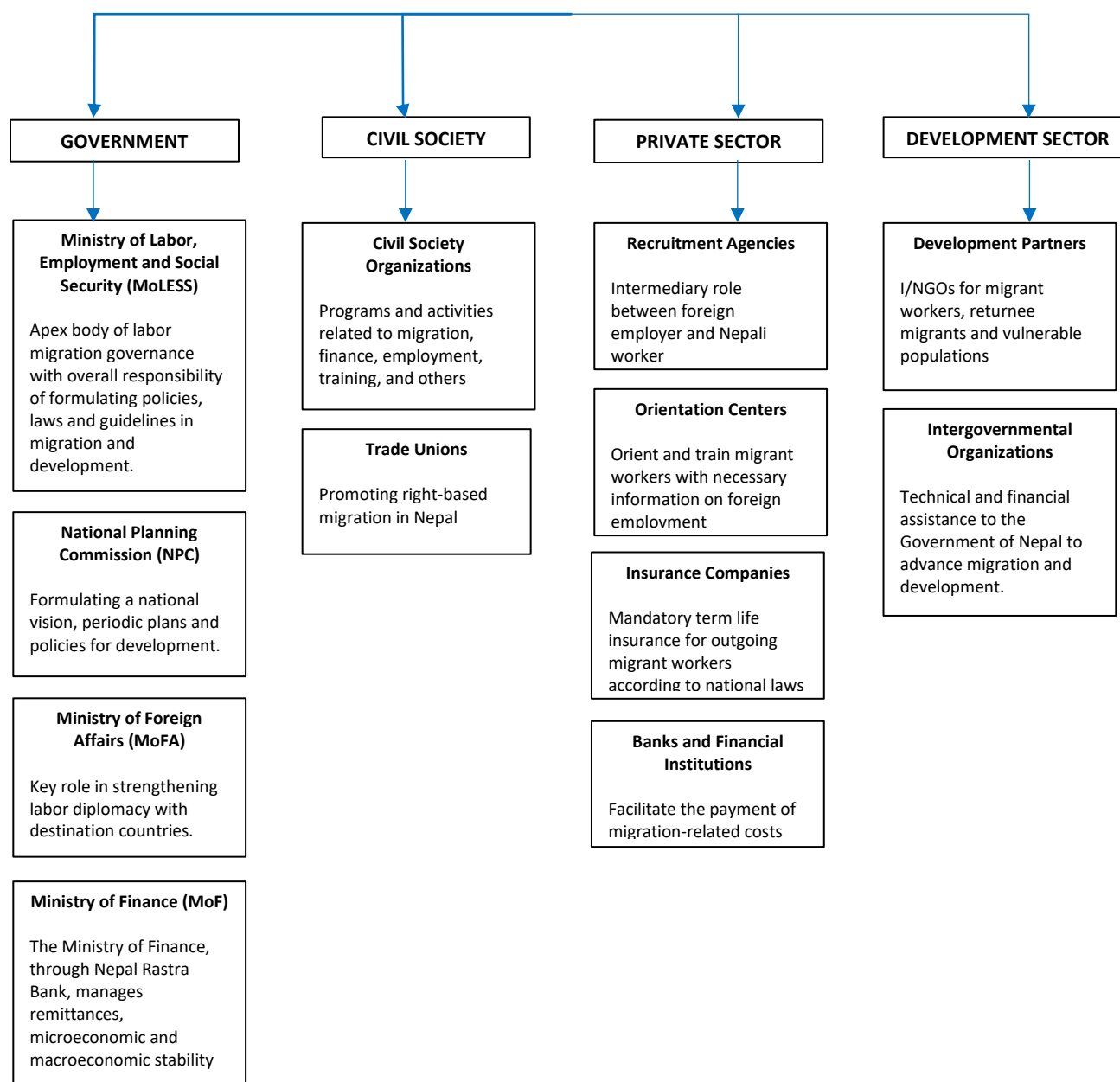
<sup>12</sup> International Labor Organization (ILO) 2020. Rapid Assessment of the Impact of COVID-19 on Private Recruitment Agencies in Nepal

<sup>13</sup> Status of Nepali Migrant Workers in Relation to COVID-19, IOM 2020

### 1.3. Migration Related Legal Policy and Institutional Framework

The issues of migration and development in Nepal involves a wide range of stakeholders, each with their own strategies, approaches and provisions. Government ministries have led the design and implementation of numerous policies, legal instruments and guidelines. The private sector and civil society members have worked at the individual and community levels to develop appropriate programs and provisions. Likewise, development partners and intergovernmental organizations have invested significant technical and financial expertise into advancing migration and development in Nepal. This section provides a brief stakeholder mapping of agencies and organizations involved directly or indirectly with migration in Nepal.

#### Labor Migration Governance in Nepal



**Ministry of Labor, Employment and Social Security (MoLESS)** is responsible for governing the labor, employment and migration policies, laws and regulations in Nepal. There are two important agencies under the MoLESS, namely: The Foreign Employment Promotion Board (FEPB) which was established under the Foreign Employment Act 2007 and promotes safe, organized and equitable migration and the Department of Foreign Employment (DoFE) established under the Foreign Employment Act 2008 and is the many department granting labor permits.

**Ministry of Foreign Affairs (MoFA)** is responsible for protecting Nepal's national interests through the execution of the country's foreign policy, strengthening of bilateral and multilateral agreements and through the promotion of Nepal's economic diplomacy. The MoFA, through the Department of Consular Support (DoCS) and the Immigration Department, guides migrant workers, returnee migrants and aspiring migrants.

**National Planning Commission (NPC)** advises the Government of Nepal in formulating a national vision, periodic plans and policies for development. It produces guidelines, research documents and policy review to promote migration and development in Nepal.

**The Ministry of Finance (MoF)**, through the Nepal Rastra Bank and through financial instruments and policies, manages remittances, microeconomic and macroeconomic stability. The Nepal Rastra Bank also guides banks and financial institutions in the management of finances related to migrant workers and returnee migrants.

The private sector is involved mainly in four areas of migration and development, namely: recruiting labor migrants, orienting and training labor migrants, insurance and social security schemes, banks and financial institutions. These institutions provide specialized support to aspiring migrants as well as labor migrants in destination countries. The development and intergovernmental organizations provide technical and financial assistance to the Government of Nepal and to the private sector in designing relevant projects, developing institutional and individual expertise and in implementing migration and development projects.

### **National Legal Policies, Regulations and Institutional Frameworks**

The Government of Nepal has developed extensive policies, regulations and institutional framework to govern labor migration in Nepal. These legal instruments have brought significant development in the realm of immigration and foreign employment. The previous section presented a comprehensive stakeholder mapping of key agencies involved in labor migration governance in Nepal. The following sections presents a list of key laws, policies and institutional provisions that have guided immigration and foreign employment in Nepal. These have been divided into four groups, namely: fundamental guiding laws and policies; immigration; foreign employment and notable government programs and initiatives.

Table 1 Brief List of Laws, Legal Instruments and Frameworks for Migration and Development

|                                      | Laws, Legal Instruments and Provisions | Description   |
|--------------------------------------|--|---|
| <b>Fundamental Laws and Policies</b> | The Constitution of Nepal, 2015        | A fundamental document that guides Nepal's development process. The document has special provisions for migration; making foreign employment free from exploitation; guaranteeing the rights of migrant workers; provision on reintegration of returnee migrants.   |
|                                      | Local Government Operation Act, 2017   | An initiative of the Constitution 2015, this Act has provisions on collecting and managing data on migration, foreign employment and returnee migrants. Local Governments are made responsible on key domestic and foreign employment activities.   |
| <b>Foreign Employment</b>            | The Foreign Employment Act, 2007       | A key regulatory document governing foreign employment in Nepal. A few of the major provisions of the Act are: <ul style="list-style-type: none"> <li>▪ Establishment of DoFE, Foreign Employment Tribunal (FET) and Foreign Employment Welfare Fund</li> <li>▪ Provisions on orientation and training of aspiring migrant workers.</li> </ul>  |
|                                      | The Foreign Employment Rules, 2008     | This document provides details to implement the Act. Some of the main provisions of the Foreign Employment Rules, 2008 are: <ul style="list-style-type: none"> <li>▪ Specified the process for renewal of labor approvals through dedicated offices.</li> <li>▪ Special requirements for recruitment and training agencies</li> </ul>   |
|                                      | The Foreign Employment Policy, 2012    | The Foreign Employment Policy aims to "ensure safe, organized, dignified and reliable foreign employment to help reduce poverty." A few of the main policy agenda are: <ul style="list-style-type: none"> <li>▪ Identify and promote employment opportunity in the labor market.</li> <li>▪ To address concerns of women migrant workers and ensure their rights throughout the migration process.</li> </ul> |
| <b>Immigration</b>                   | Immigration Act, 1992                  | The management and regulation of domestic and foreign movements in and out of the nation.   |
|                                      | Immigration Procedures, 2008           | The management of the Department of Immigration, the Director General and various immigration offices. Guided by the Immigration Act, 1992 and the Immigration Rules, 1994.   |

### Recent Policy Response for Relief and Immediate Rescue of Migrant Workers

In response to the COVID-19 pandemic and its impacts on migrant workers, the Government of Nepal, through various agencies and institutions, has developed immediate and long-term policy recommendations. The directives have focused on ensuring safe livelihood of Nepali migrants in distress, reintegration of returnee migrants in Nepal and discrimination against the most vulnerable migrant workers e.g. women, domestic workers and undocumented workers. The following is a brief list of immediate rescue and relief policy response initiated in 2020 by the Government of Nepal.

- The update and management of database of migrant workers in destination countries, especially those that are in distress, on a biweekly basis. To be led by MoLESS and supported by MoFA.
- Preparation of a rescue guideline to bring distressed and stranded Nepalese back to Nepal. To be led by MoLESS and diplomatic efforts and dialogue with destination country governments.

#### 1.4. GESI Related Laws, Policies and Regulations

Gender Equality and Social Inclusion (GESI) has been a priority issue in Nepal for many years, especially after the declaration of the Constitution of Nepal, 2015. The Government of Nepal has designed and implemented numerous laws, policies, regulations and institutional practices to decrease gender inequalities in access to and control over assets and resources; to decrease gender-based discrimination across all economic sectors; and to increase the capacity of women and vulnerable populations (e.g. domestic workers, women led households, daily wage earners) to realize their rights, determine their livelihood and engage in productive economic markets. The following table presents a brief list of key GESI related national laws, policies and regulations in Nepal in the realm of economic growth, discrimination and equality.

Table 2 Brief List of Laws, Legal Instruments and Framework for GESI

|                               | Laws, Policies and Regulations  | Description  |
|-------------------------------|---|--|
| Fundamental Laws and Policies | The Constitution of Nepal, 2015   | The Constitution 2015 has provisions to advance and strengthen GESI through <ul style="list-style-type: none"> <li>▪ Rights to Equality: Guarantees the right to equality for all citizens and provides equal protection.</li> <li>▪ Rights of Dalits: Legal provision for the Dalit community for empowerment, representation and employment.</li> <li>▪ Rights against untouchability and discrimination.</li> </ul> |
|                               | Nepal Labor Act, 2017   | Employer-provided protection to women employees and special provisions for women entrepreneurs.  |
| Economic Growth               | Law of Inheritance, 2007  | The law mandates that women have equal rights to parental and ancestral property and assets.   |
|                               | Registration Fee, 2015  | This provision is focused at women led enterprises in Nepal. It ensures the rebate of 35 percent registration fee for women-owned businesses.  |
|                               | Land Registration, 2015   | This provision is focused at women land owners. It ensures a rebate of 25 percent on women-owned land and property.  |
| Discrimination and Equality   | Human Rights for Persons with Disabilities Act, 2017  | This Act has a provision that no person with disabilities shall be discriminated against in the workplace.   |
|                               | Rights against untouchability and discrimination (Article 24 of the Constitution of Nepal 2015) | “No person shall be treated with any kind of untouchability or discrimination on grounds of caste, ethnicity, gender, occupation of disability.”   |
|                               | Gender and Social Inclusion Policy of the Election Commission                                   | To maintain gender equality throughout every stage of the electoral process.   |

## 1.5. Micro, Small and Medium Enterprises (MSMEs) and the COVID-19 Pandemic

Micro, Small and Medium Enterprises (MSMEs) are major contributors to Nepal's national economy, accounting for 22 percent of Nepal's GDP in 2018 and accounting for 80 percent of the total number of people engaged in enterprises.

Industrial enterprises in Nepal are governed through the enactment of the Industrial Enterprises Act, 2020. The Act defines key terminologies related to industries and enterprises in Nepal; it classifies industries and fixed capital requirements; it provides provisions related to industry and the Investment Promotion Board; and it provides guidelines to invest in industries in Nepal. According to the Industrial Enterprises Act, 2020, industries are classified into the following four categories with specific fixed capital and labor requirements.

- **Micro-Industry:** An industry where the entrepreneur themselves is involved in the operation and management of the industry; has a maximum of nine workers including the entrepreneur and has a fixed capital not exceeding NPR 2 million, excluding the house and land.
- **Small Industry:** An industry with fixed capital not exceeding NPR 150 million.
- **Medium Industry:** An industry with fixed capital exceeding NPR 150 million but not exceeding NPR 500 million.
- **Large Industry:** An industry with fixed capital exceeding NPR 500 million.

According to the National Economic Census 2018, 99.8 percent of all enterprises in Nepal represent MSMEs, where micro enterprises alone constitute 94.6 percent. Both the formal and informal sectors of the economy have a strong presence of MSMEs. The following graph presents the share of enterprises in Nepal by scale.

Figure 4 Share of Enterprises in Nepal by Scale



MSMEs are also a major source of employment in Nepal. Micro enterprises employ around 59.0 percent of the total workforce, followed by small enterprises (21.3 percent), large enterprises (15.3 percent) and medium enterprises (4.6 percent)<sup>14</sup>. The following table presents information on the status of MSMEs in Nepal.

<sup>14</sup> Nepal Labor Force Survey 2017/2018



Table 3 Legal Status of MSMEs in Nepal

|                   | Registered | Unregistered |
|-------------------|------------|--------------|
| Micro enterprise  | 47.9%      | 52.1%        |
| Small Enterprise  | 94.7%      | 5.3%         |
| Medium Enterprise | 96.1%      | 3.9%         |
| Large Enterprise  | 97.5%      | 2.5%         |

## Access to Finance

There is a major gap in accessing finance for Micro, Small and Medium Enterprises (MSMEs) in Nepal. According to the National Economic Census 2018, only 35.5% of all MSMEs have access to credit. The percentage is lowest for small enterprises (32.5%), followed by micro enterprise (35.6%) and medium enterprises (52.9%). Out of the 35.5% of MSMEs that have access to credit, banks, cooperatives and personal loans are the top three sources of finances. The following table presents complete information on the distribution of sources of credit among MSMEs that have access to credit.

Table: Distribution of Sources of Credit Among MSMEs That Have Access to Credit

| Source of Credit                | Micro Enterprise | Small Enterprise | Medium Enterprise | MSMEs        |
|---------------------------------|------------------|------------------|-------------------|--------------|
| Banks                           | 33.4%            | 72.0%            | 88.6%             | 35.2%        |
| Cooperatives                    | 33.2%            | 11.9%            | 4.6%              | 32.2%        |
| Personal loans                  | 14.6%            | 8.0%             | 3.8%              | 14.3%        |
| Finance companies               | 8.1%             | 4.8%             | 1.4%              | 7.9%         |
| Microfinance institutions       | 8.1%             | 0.8%             | 0.4%              | 7.8%         |
| Other                           | 2.6%             | 2.5%             | 1.2%              | 2.6%         |
| <b>Total: Access to Finance</b> | <b>35.6%</b>     | <b>32.5%</b>     | <b>52.9%</b>      | <b>35.5%</b> |

Source: National Economic Census, 2018

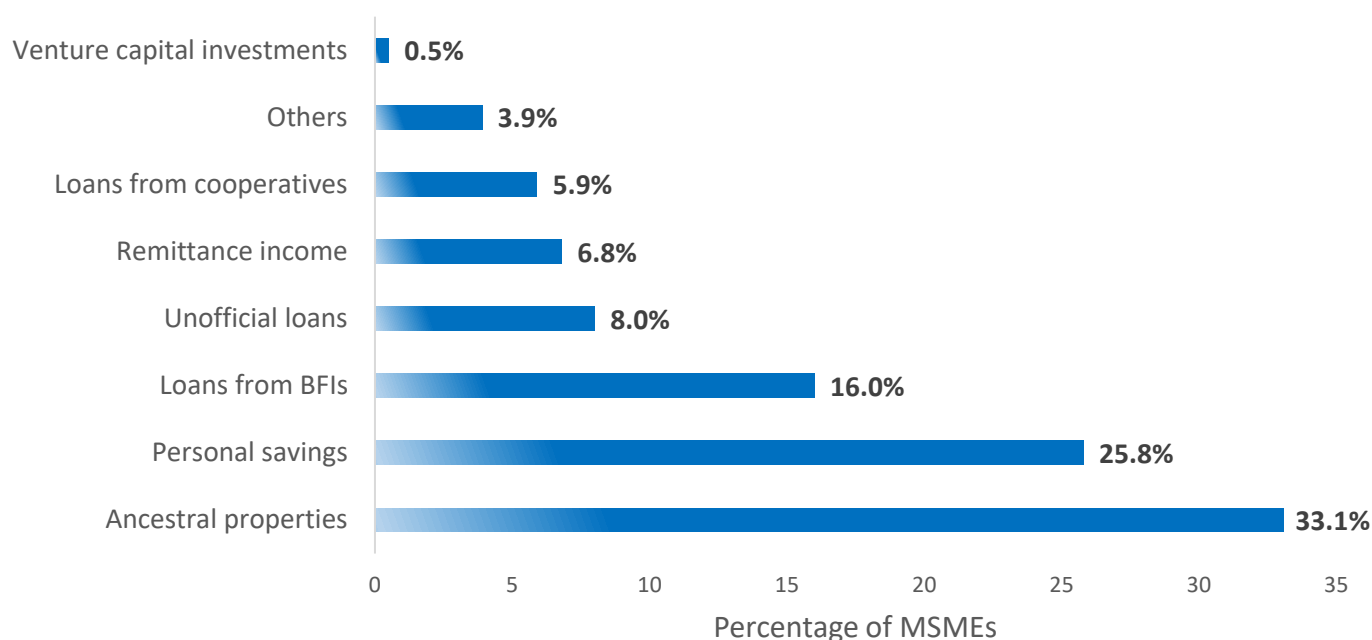
A recent study carried out by the central bank of Nepal indicates that micro and small enterprises require a loan size of amount NPR 1 to NPR 5 million (between USD 8,900 and USD 44,000), whereas medium enterprises requires a loan size of amount NPR 5 to NPR 150 million (between USD 44,000 and USD 1.3 million).<sup>15</sup> Despite this requirement, there is a significant gap in accessing finance for MSMEs. Asian Development Bank estimates that the financing gap for unserved MSMEs is USD 3.6 billion and this amount is increasing yearly.<sup>16</sup>

Accessing finance is particularly difficult for recently established MSMEs. According to the central bank of Nepal, bank financing facilities are available to only 16% of all MSMEs in Nepal. Apart from bank financing, there are various sources of capital for recently established MSMEs in Nepal. For instance, ancestral properties and personal savings are the two most common sources of credit, which is followed by loans from banks and financial institutions and remittance income. The following figure presents information on the sources of capital to finance recently established MSMEs.

<sup>15</sup> Nepal Rastra Bank. SME Financing Study Report 2019

<sup>16</sup> Asian Development Bank. Comprehensive Assessment of the Small and Medium-Sized Enterprise Sector in Nepal, 2018

Figure: Sources of Capital to Finance Recently Established MSMEs



Source: Nepal Rastra Bank. SME Financing Study Report 2019

## The Impact of COVID-19 Pandemic

The COVID-19 pandemic has significantly impacted the lives and livelihood of the most vulnerable populations (i.e. women, MSMEs, marginalized communities and persons with disabilities) in Nepal. Women have been disproportionately impacted by the pandemic because of two main factors. First, a large proportion of women are informally employed across the construction, agriculture, forestry, wholesale and retail trade, education and accommodation sectors. According to the Nepal Labor Force Survey 2017/2018, 90.5 percent of working women in Nepal are informally employed. Informal employment is distinctly identified as having unregulated employment; irregular working hours and salary payment; unregulated working environment; lack of workplace rights, benefits and insurance. Since employment is not secure and employees do not necessary receive benefits, women are disproportionately impacted by the socio-economic impacts of COVID-19 pandemic. Second, the gender pay gap between women and men have exacerbated the situation for women. According to the Nepal Labor Force Survey 2017/2018, for every 100 rupees that a man can spend on daily necessities during the pandemic, women can only spend 70 rupees.

MSMEs are also particularly vulnerable to the impacts of the COVID-19 pandemic. In general, MSMEs have a low cash-to-asset value, therefore a disruption in market transaction as a result of the COVID-19 pandemic has significantly impacted their revenue generation capacity. Likewise, MSMEs relatively have difficulty accessing finance so they face an increased pressure in terms of loans, financial assistance and credit in the pandemic situation.

## Laws and Regulations Governing Industrial Enterprises

The Government of Nepal has designed numerous laws, legal instruments and institutional provisions to advance and govern MSMEs in Nepal. The following table presents a brief list of legislation impacting enterprises in Nepal.

*Table 4 Brief List of Laws, Legal Instruments and Regulation for MSME development*

| Legislation, Legal Instruments and Institutional Provisions | Description  |
|---|--|
| Industrial Enterprises Act, 2020                            | The Industrial Enterprise Act is the key document governing the development of MSMEs and large enterprises in Nepal. This Act has provisions regarding income tax, rebate and financial support for businesses across the formal economic sectors. |
| Banking and Financial Institution Act, 2017                 | Provides reliable banking and financial services, provides legal services and protects the rights of depositors and investors.   |
| Competition Promotion and Market Protection Act, 2007       | The key document ensuring and managing competition in market transactions in Nepal.  |
| Monetary Policy 2019/2020                                   | Macroeconomic guidance to Nepal's economic growth. Manages inflation, interest rates and banking industries.   |

## Micro Enterprise Development in Nepal

The Government of Nepal has made notable advancements in developing micro enterprises in Nepal. For two decades, from the year 1998 to 2018, Nepal implemented the Micro Enterprise Development Program (MEDEP) with the main objective of increasing employment opportunities and the levels of income of the people living below the poverty line through the development of micro enterprises through entrepreneurship. MEDEP was a four phase initiative, implemented through the financial and technical support of United Nations Development Program (UNDP) and numerous international governments.

After the departure of MEDEP in 2018, the Government of Nepal designed a new initiative known as the Micro Enterprise Development Program for Poverty Alleviation (MEDPA). MEDPA is implemented in all 753 local government units and for the fiscal year 2020/2021, the government has allocated a budget of NPR 2.24 billion. The main goal of MEDPA is to improve the economic and social conditions of low income and socially backward families through micro enterprises.

MEDPA has a comprehensive implementation structure with strategies for federal, provincial, district and local levels. At the federal level, the Ministry of Industry, Commerce and Supplies (MoICS) leads the coordination, design and implementation. At the provincial level, the Ministry of Industry, Tourism, Forest and Environment (MoITFE) leads the program and delegates responsibilities to district level Cottage and Small Industry Development Board (CSIDB). At the local level, the MEDPA has established one Enterprise Development Committee at every local government.

Since its establishment until 2020, MEDPA has created more than 170,000 entrepreneurs (i.e. 76% women, 25% Dalits, 39% Janajati) and more than 170,000 employments. In Province 2, MEDPA has created around 18,000 micro entrepreneurs i.e. 10% of total micro entrepreneurs throughout Nepal.

In addition, there are groups and associations of micro enterprises in all three levels of government. At the federal level, the National Micro Entrepreneurs Federation of Nepal (NMEFEN) acts as the apex institution involved in research and capacity building activities for micro enterprises. At the district level, the District Micro Entrepreneurs Groups Association (DMEGA) acts as a coordination unit for federal and local groups of micro enterprises and at the local level, the Micro Entrepreneurs Groups Association (MEGA) carries out field-level activities, trainings and events to help entrepreneurs in their specific areas of business.

## 1.6. Project Background

Considering the socio-economic impacts of the COVID-19 pandemic in Nepal, four leading inter-governmental organizations i.e. International Organization for Migration (IOM), UN Women, United Nations Development Program (UNDP) and World Food Program (WFP) have jointly initiated a Collaborative Program (CP).

One of the main objectives of the Collaborative Program (CP) is to evaluate the real socio-economic impacts of the COVID-19 pandemic on aspects of food security, employment, MSMEs access to financial services and markets, gender and social inclusion (GESI), with a special focus on vulnerable populations i.e. women, MSMEs, women returnee migrants, women smallholder farmers, daily wage earners, women from marginalized communities and women led households.

## 1.7. Objectives of the Assignment

The main objective of this assignment is to assess the socio-economic vulnerabilities and needs of Nepali women, including women returnee migrants, affected by the COVID-19 pandemic. This study will provide information on the major obstacles faced by women in the areas of employment, MSME creation, food security, access to social services, access to financial services and markers and gender based violence and discrimination during the COVID-19 pandemic. Essentially, this study will address the following questions:

- What are the nature of obstacles (e.g. accessing financial services and markets) and prospects of expansion (e.g. through gender-responsive technologies) faced by women-headed MSMEs while operating their business?
- What is the current socio-economic status of returnee migrants, including women migrant workers, in Nepal and how has the COVID-19 pandemic impacted their employment and livelihood? What social and cultural barriers do they face to reintegrate into Nepali society?
- How are vulnerable populations i.e. daily wage earners, women-headed households, domestic workers, women-owned businesses impacted by the COVID-19 pandemic? What are their situations of food security, employment, access to financial services and access to assistance and markets?
- How can the Government of Nepal, the private sector and international organizations support the socio-economic vulnerabilities and needs of women and returnee migrants during and post-COVID-19 pandemic?

## 2. APPROACH AND METHODOLOGY

### 2.1. Approach

This assignment was completed during the COVID-19 pandemic and required a systematic and well-planned series of activities to ensure its completion. Before designing the research methodology and data collection instruments, the Research Team carried out a comprehensive literature review of relevant documents (e.g. rapid assessment of socio-economic vulnerabilities in Nepal by international organizations, COVID-19 socio-economic impact assessments, migration reports, Nepal's annual macroeconomic update). The literature review allowed for a comprehensive evaluation of the impacts of the COVID-19 pandemic on Nepali women and vulnerable populations.

Considering the current context of the COVID-19 pandemic and mobility restrictions in Nepal, the Research Team implemented a multi-tiered approach to complete this assignment. The research methodology included a mix of both field and remote surveys. Furthermore, to ensure a logical and uninterrupted progression of activities, the Research Team designed a robust work plan for the timely completion of all activities and deliverables.

To collect primary field information, the Research Team finalized a comprehensive set of data collection instruments. The data collection instruments are as follows: quantitative questionnaire (tool 1: questionnaire for households and individuals and tool 2: questionnaire for enterprise), focus group discussion checklist and key informant interview checklist.

The data collection instruments were meticulously designed to ensure that only relevant information was collected. Moreover, the Research Team recruited, trained and mobilized a professional and experienced team of enumerators and researchers to collect high-quality primary data. Lastly, the Research Team cleaned, managed and analyzed data, from both primary and secondary sources, to prepare this final report with concise, relevant findings and specific recommendations.

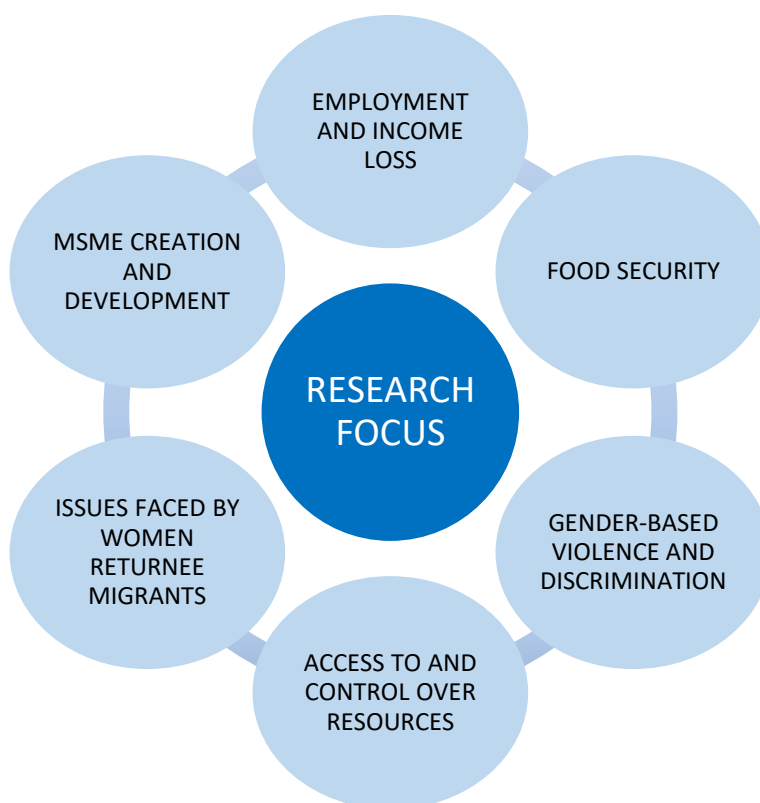
### 2.2. Research Focus: Socio-Economic Vulnerabilities

This research focused on assessing and evaluating the socio-economic vulnerabilities and needs of women, vulnerable populations (e.g. daily wage earners, domestic workers, MSMEs, marginalized communities) and women returnee migrants in the context of the COVID-19 pandemic. Through the collection of both primary and secondary data, this research has built an evidence-based findings and needs-assessment of the critical obstacles and opportunities faced by the groups of respondents. A few key areas of focus for this research assignment are: job and income loss, relief, access to and control over resources, employment and job security, situation of food security and problems of reintegration for returnee migrants.

There were two specific factors that ensured accurate, valid, reliable and complete collection of information. First, the Research Team designed and utilized a robust and holistic set of data collection instruments. Next, the Research Team recruited, trained and mobilized a professional and experienced

team for data collection and analysis. The following diagram presents the five main areas of focus for this research.

*Figure 5 Main Thematic Focus of This Research Assignment*



In addition to the six general focus of the assignment, this research collected information on the following aspects of entrepreneurship, employment, utilization of technologies and barriers to advancement for women-owned MSMEs.

- Existence of and opportunities for agriculture-based micro enterprise for women entrepreneurs in Province 2
- Information on gender-responsive technologies for the empowerment of women entrepreneurs in Province 2
- Issues of gender-based discrimination in the workplace and business environment in Province 2
- Barriers for accessing and controlling resources for women and marginalized populations in Province 2
- Identification of relevant technologies for women empowerment and business climate development in Province 2, with a focus on women entrepreneurs and marginalized population

## 2.3. Research Design

This research utilized a pragmatic combination of quantitative and qualitative research methodologies. Both primary and secondary information was collected and analyzed. Quantitative information was collected through structured household and individual surveys. Qualitative information was collected through semi-structured key informant interviews and focus group discussions. Secondary information was collected through structured literature review of key project related documents, policy papers and evaluation reports.

### 2.3.1. Sampling

#### Quantitative

The sample size for this research was calculated using a statistical sampling formula with a population variability of 50%, margin of error of 5% and a confidence interval of 95%. The following table presents the parameters used in the statistical sampling formula to obtain the sample size.

Table 5 Statistical Parameters for Sampling

|                                 |         |
|---------------------------------|---------|
| <b>Z-score</b>                  | 1.645   |
| <b>Confidence Interval</b>      | 95%     |
| <b>Standard Deviation</b>       | 0.5     |
| <b>Margin of Error, e</b>       | 5%      |
| <b>Total Population Size, N</b> | Unknown |
| <b>Sample Size, n</b>           | 345     |

All 345 sampled unit included one of the following groups of respondents: women from marginalized communities/women headed households/women daily wage earners (n=255), women returnee migrants (n=18) and women owned MSMEs (n=74). The sample size in each of the eight districts in Province 2 was determined using the Probability Proportional to Size (PPS) technique. The following table presents information on the sample size in each district of Province 2.

Table 6 Sample Size of Respondents in Each of the Eight Districts of Province 2 Nepal

| <b>District</b>  | <b>Population (2011)</b> | <b>Percentage of Total Population</b> | <b>Sample Size</b> |
|------------------|--------------------------|---------------------------------------|--------------------|
| <b>Mahottari</b> | 627,138                  | 14.0%                                 | 47                 |
| <b>Parsa</b>     | 595,446                  | 13.0%                                 | 45                 |
| <b>Saptari</b>   | 630,912                  | 14.0%                                 | 47                 |
| <b>Rautahat</b>  | 689,915                  | 15.0%                                 | 52                 |
| <b>Sarlahi</b>   | 242,229                  | 5.0%                                  | 18                 |
| <b>Siraha</b>    | 636,359                  | 14.0%                                 | 48                 |
| <b>Dhanusha</b>  | 479,581                  | 10.0%                                 | 36                 |
| <b>Bara</b>      | 690,854                  | 15.0%                                 | 52                 |
| <b>Total</b>     | 4,592,434                | 100.0%                                | 345                |

## **Qualitative:**

Qualitative information was collected through 24 KIIs and 16 FGDs. Informants for the KII were purposively sampled through a critical and holistic selection process and through close consultation with the UNDP Project Team. Respondents for the FGD was selected randomly and was mostly carried out with women groups.

### **2.3.2. Data Collection Instruments and Techniques**

#### **Household and Enterprise Quantitative Questionnaire**

Quantitative data was collected from four groups of respondents, namely: women from marginalized communities, women daily wage earners, women returnee migrants and women owned MSMEs. Quantitative questionnaire was divided into two tools. Tool 1 for the households and individuals and tool 2 for enterprises. A total of 345 surveys was carried out across the eight districts of Province 2. The quantitative survey was administered utilizing a CAPI platform by a team of professional and experienced enumerators. Each interview took anywhere between 40 and 60 minutes.

#### **Key Informant Interview Checklist**

The Research Team completed a total of 24 key informant interviews. Qualitative information collected through KIIs were critical in providing in-depth information on key research areas. The information provides insights on government and development program initiatives to support the vulnerable populations in Province 2. In addition, the qualitative information provides evidence in triangulating information with the quantitative data.

#### **Focus Group Discussion Checklist**

The Research Team completed a total of 16 FGDs. Each of the FGDs had a total of 6 to 8 participants. The FGDs were facilitated by professional and experienced facilitators. Each FGD session took around 60 to 75 minutes to complete.

#### **Literature Review**

The Research Team completed a thorough review of some of the most relevant project documents. A brief list of documents reviewed is given below:

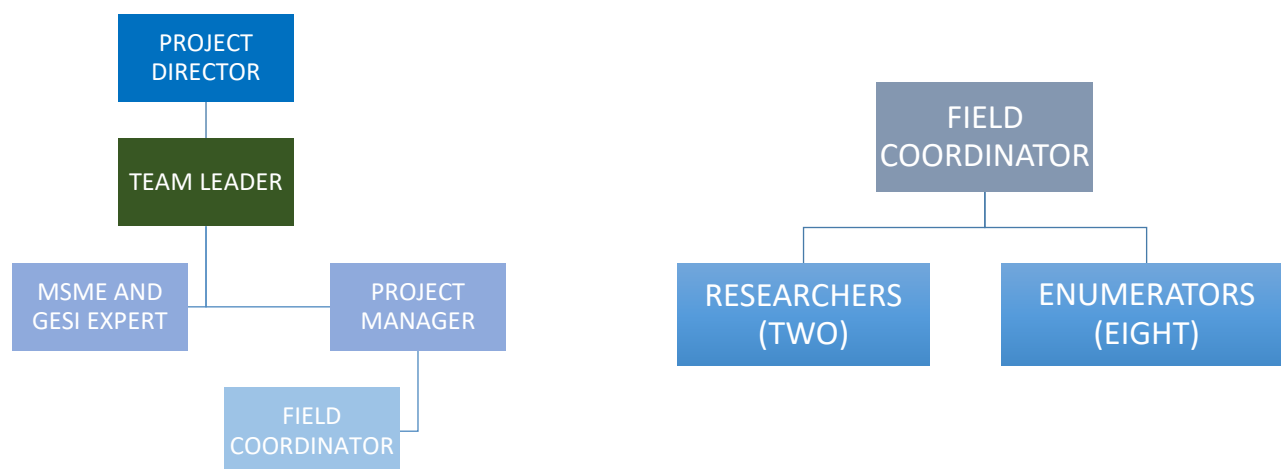
- Nepal Labor Migration Report 2020
- Nepal Labor Force Survey 2017/2018
- Migration in Nepal: A Country Profile, IOM 2019
- Status of Nepali Migrant Workers in Relation to COVID-19, IOM 2020
- Foreign Employment and its Impact on the Economy of Nepal, National Planning Commission 2020
- Socio-economic Impact of COVID-19 and Beyond on Women Domestic Workers in Nepal, ILO 2020



### 2.3.3. Team Composition

There were two main teams for this assignment, namely: Research Team and Field Team. The Research Team consisted of the Project Director, Team Leader, MSME and GESI Expert, Project Manager and Field Coordinator. The Field Team consisted of the Field Coordinator, eight Enumerators and two Researchers. The following diagram presents the Research Team and Field Team structures:

Figure 6 Research Team and Field Team Structures



### 2.4. Field Team Recruitment, Orientation and Training

The Research Team recruited a qualified and experience group of local enumerators and researchers for primary field data collection. A total of two researchers and eight enumerators were recruited and mobilized for this assignment. The criteria for recruitment was rigorous. Some of the main Field Team recruitment criteria were:

#### Researchers

- Minimum of Bachelor's degree in economics, social science, development studies; Master's degree preferred.
- Professional experience leading field data collection assignments
- Strong communication and interviewing skills; Experience facilitating key informant interviews and focus group discussions.
- Proficient in Nepali written and verbal communications; Strong grasp of English language.
- Experience leading a field team of enumerators for data collection.

## Enumerators

- Minimum Bachelor's degree in economics, social science, development studies
- Professional experience carrying field data collection assignments
- Strong communication and interviewing skills.
- Proficient in Nepali written and verbal communications; Strong grasp of the English language
- Strong ability to utilize CAPI platform for data collection

The Research Team carried out a rigorous two-day orientation and training session for the Field Team. The orientation and training focused on the following areas: introduction on project background, context and rationale; objectives of the assignment; research standards, ethical considerations; roles and responsibilities; effective data collection techniques; review of data collection instruments; techniques for facilitating KIIs and FGDs; review of CAPI platform; logistics and field movement plan; pre-testing of data collection instruments

### 2.5. Data Quality Control and Assurance

The Research Team utilized a holistic approach to ensuring high data quality. There were six main components to the data quality management plan and the following diagram depicts this assignment's main components:

*Figure 7 Main Components of Data Quality Management*



## Data Quality Assurance Measures

- Extensive review and robust design of data collection instruments
- Robust sampling methodology and systematic selection of households and individual for survey
- Comprehensive recruitment and training of Field Team

## Data Quality Control Measures

- Daily supervision of field data collection by Research Team
- Immediate identification and troubleshooting of field data errors.

## 2.6. Ethical Considerations

The Research Team and Field Team strictly followed international best practices in research involving human participants. There were four main components to this assignment's ethical protocol

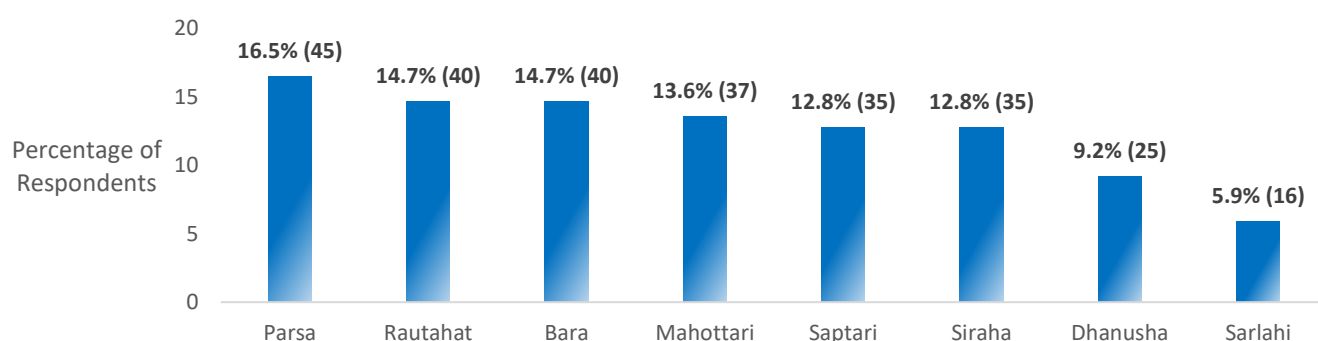
|                                 |  |
|---------------------------------|--|
| <b>Confidentiality</b>          | The Research Team ensured confidentiality of responses and strictly respected the participant's trust. Towards this end, personal identifiable information is coded, data was stored and managed professionally, and the data is only accessible to the necessary personnel. |
| <b>Informed Consent</b>         | Informed consent in verbal form was requested from each respondent before starting the interview   |
| <b>Communicating Results</b>    | Any errors or inconsistencies in the collected data was corrected and dealt with accordingly. Any limitations experienced in the field have been explained in detail   |
| <b>COVID-19 Safety Measures</b> | The Field Team strictly followed COVID-19 safety measures. Adequate sanitation measures were adopted in the field. The Field Team utilized Personal Protective Equipment in the field while carrying out interviews and discussions.   |

### 3. KEY FINDINGS

#### 3.1. Demographics

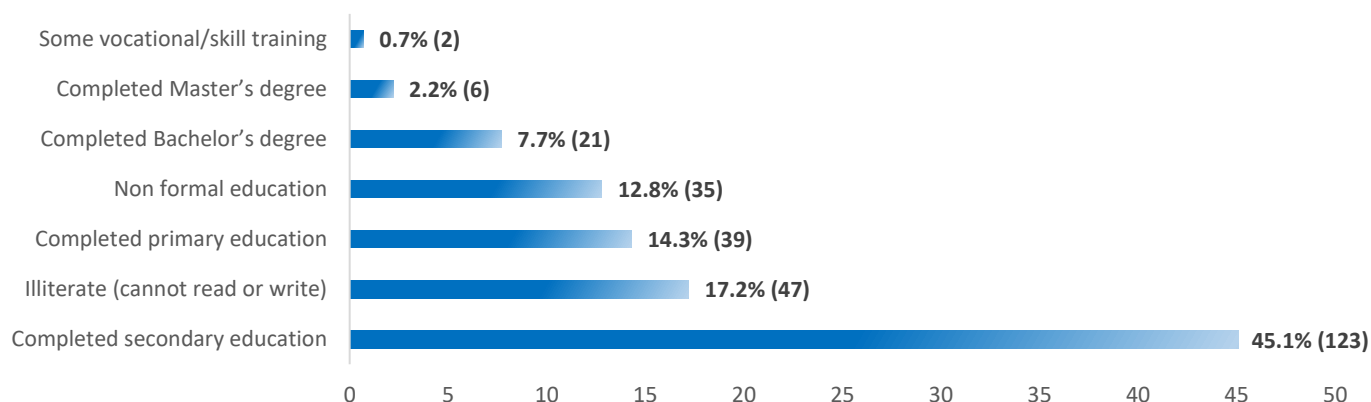
A total of 273 Nepali women, including women returnee migrants, of Province 2 were interviewed using the quantitative household questionnaire. The respondents fall under one or more of the following groups: women household heads, women from marginalized communities (e.g. Dalit, Muslim communities, Terai Janajati and others), women returnee migrants and women daily wage earners. The following graph presents information on the sampled respondents across the eight districts of Province 2.

Figure 8 Sampled Respondents Across Eight Districts of Province 2 Nepal



Almost half of all respondents i.e. 41.0% (112) were in the age range of 26 – 35, followed by the age range 18 – 25 i.e. 28.9% (79), 36 – 45 i.e. 19.8% (54) and 46 – 60 i.e. 7.3% (20). Only a small minority i.e. 2.9% (8) were at the age range of 60 or above. In terms of marital statuses, a little more than two-thirds of all respondents i.e. 76.6% (209) were married followed by not married i.e. 16.1% (44), widow i.e. 5.1% (14) and divorced or living apart i.e. 2.2% (6). Information on respondents' education level was also collected. The following graph presents complete information on the education level of all 273 respondents.

Figure 9 Education Level of Respondents



### 3.2. Household Characteristics

The following section explores some of the main household characteristics of Nepali women households in Province 2. Certain household features such as access to and availability of utilities (e.g. drinking water, electricity, gas); main material of house construction; and the type of toilet facilities are all closely linked to incidence of poverty and socio-economic statuses. An evaluation of these characteristics provide key insight on the lives and livelihood of some of the most vulnerable populations in Nepal.

#### Access to and availability of drinking water

**Tube well, borehole and piped water (i.e. piped into dwelling, yard or neighborhood) are the three most common sources of drinking water for more than half of all respondents i.e. 62.0% (169).** A few of the respondents i.e. 4.8% (13) stated that they purchased bottled water whereas around 3.7% (10) stated that they had a dug well in their dwellings. The findings of this study suggest that women did not have to spend large amounts of time to collect water i.e. total time to collect drinking water averaged at 6 minutes per household. This is mainly because the source of drinking water was either within their compounds or near their dwellings.

**Water collected from tube well, bore hole or pipelines are rarely treated or disinfected to make safer for drinking.** Only a third of all respondents i.e. 31.1% (85) stated that they treat water to make it safer to drink whereas the remaining 68.1% (186) stated otherwise. Two of the main reasons for not treating water are lack of awareness regarding the harmful effects of untreated drinking water and lack of knowledge on appropriate techniques to clean water. Out of the 85 respondents who stated they treat water, around 63.5% (54, n=85) stated that they practiced boiling water before drinking whereas around 52.9% (45) stated that they used sand water filter tanks.

#### Access to toilet facilities and type of house construction material

**Flush or pour flush toilets are the most common types of facilities available to many respondents.** An overwhelming majority of respondents i.e. 87.2% (238) stated that their household uses a flush or pour flush toilet and that the toilet is situated within their yards or dwellings. When asked if they were required to share their toilet facilities with other households in the community, almost all respondents stated no.

**Almost half of all respondents i.e. 44.0% (120) stated that their dwelling's floor was either rudimentary (i.e. wood planks and bamboo) or was composed of earth, sand and dung.** A large proportion of respondents who stated rudimentary flooring belonged to the Terai Dalit or Muslim communities. On the other end of the spectrum, around 56.0% (153) stated they had finished floors i.e. polished wood, ceramic tiles, cement or carpets). In terms of the type of material used for exterior walls, almost half of all respondents i.e. 41.8% (114) either had walls built of rudimentary materials (e.g. bamboo, stone, plywood or cardboard) or had no walls at all. This finding indicates that a large portion of respondents are relatively more exposed to natural calamities (e.g. high wind, rain) and are particularly more vulnerable to the negative health impacts of the COVID-19 pandemic.

### 3.3. Access to Health Facilities

The following section explores women's access to health facilities before and during the COVID-19 pandemic. A comparison between timelines provides means to deduce the distinct impacts of COVID-19 pandemic on women's access. Using carefully formulated questions, respondents were asked to share the types of obstacles they have faced in accessing health care and their views on how to improve their situations.

**A majority of respondents i.e. 71.0% (195) had access to health facilities before the COVID-19 pandemic, while the remaining 29.0% (78) stated otherwise.** Some of the main reasons for 29.0% of the respondents not having access to health facilities are due to lack of financial resources to visit doctors and purchase medicines when needed and tendency to instead apply alternative traditional medicine for treatment purposes. Findings from focus group discussions suggest that women are often encouraged from their society to adopt natural herbs and medicines for treatment instead of visiting a formal doctor. Considering the current context of the COVID-19 pandemic, this practice might further exacerbate the impact of the disease on women since the effectiveness of traditional methods are often not backed by rigorous scientific evidence and methods.

**The COVID-19 pandemic and the mobility restrictions imposed by the Government of Nepal have affected the ability of many women to obtain necessary medications and health care.** Out of 273 respondents, more than half i.e. 52.4% (143) stated they are unable to obtain necessary medication and medical attention since the outbreak of the pandemic. Two of the main reasons for this inability were: unreasonably long wait times in clinics due to patient overload and increased cost of visiting hospitals and purchasing medications.

**Women are disproportionately impacted by long wait hours in clinics and increased cost of health care.** Findings from focus group discussions suggest that women are disproportionately impacted by long wait hours in clinic since they are extremely occupied with household errands and family responsibilities. In addition, increased cost of health care and medications mean that women have to rely on external financial assistance (e.g. neighbors, relatives, formal financial institutions) to fund their medical expenses, which are difficult to access.

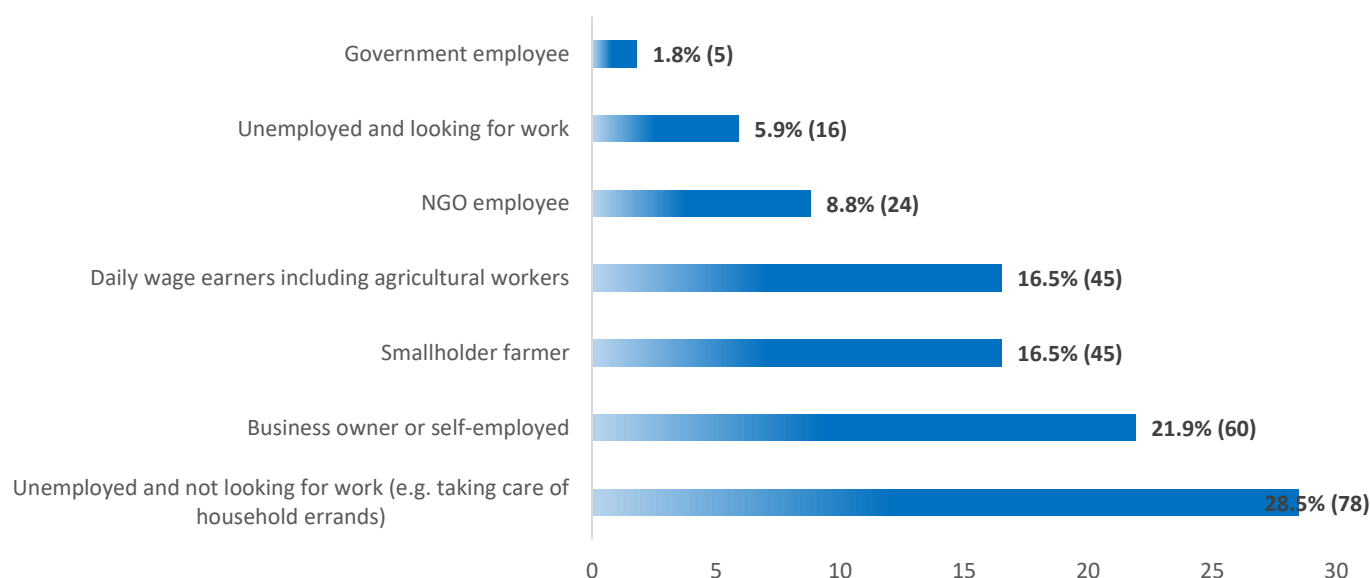
### 3.4. Employment, Livelihood and Income

The following section assesses the economic and financial impacts of the COVID-19 pandemic on women's employment, livelihood and income. With strong quantitative and qualitative evidence, this section presents information on the extent of the pandemic's impact on income levels and employment statuses as well as how Nepali women have endured a variety of adverse socio-economic effects.

The disaggregation of the respondents' occupation statuses shows that around 22.0% (60) of the women are business owners followed by smallholder farmers i.e. 16.5% (45), daily wage workers including agricultural workers i.e. 16.5% (45), NGO employees i.e. 8.8% (24) and government employees i.e. 1.8% (5). On the other end of the spectrum, around 28.6% (78) of the women are unemployed and not looking for

work and 5.9% (16) who are unemployed and looking for work. The following graph provides complete information on the occupation statuses of all 273 women respondents.

Figure 10 Occupation of Respondents



Out of the 105 women who are business owners and daily wage earners, the following table provides complete information on the economic sectors of their engagement.

Table 7 Economic Sector of Respondent Engagement

| Sector                               | Percentage of Respondents |
|--------------------------------------|---------------------------|
| Retail or wholesale                  | 33.3% (35)                |
| Fashion, cosmetics and hair dressing | 31.9% (33)                |
| Livestock and sales of animals       | 15.3% (16)                |
| Accommodation and food services      | 6.9% (7)                  |
| Agriculture, fishing or mining       | 4.2% (4)                  |
| Construction or utilities            | 4.2% (4)                  |
| Government or NGO                    | 2.8% (3)                  |
| Manufacturing                        | 1.4% (1)                  |

## Income and Livelihood

The primary source of household income for a majority of women i.e. 65.6% (179) are either from cereal based agriculture, sale of cash or high value crops or daily wage labor. Findings from focus group discussions suggest that daily wage earners are significantly impacted by the COVID-19 pandemic. Women daily wage earners have completely lost their source of income and are in desperate need of financial assistance. Moreover, respondents stated that although smallholder women farmers have been able to

produce cereal crops and high value crops, they haven't been able to effectively deliver produce in the markets and to the customers. As a result, many of their produce have gone to waste resulting in significant loss of income.

**Loss of income has become a major issue for many respondents.** Almost half of all respondents i.e. 45.8% (125) have significantly lost income in their jobs in the past twelve months. This has either been the direct or indirect impact of the COVID-19 pandemic. Directly, around 16.1% (44) of the women have lost their jobs in the last twelve years. Indirectly, women's work load has increased tremendously due to increased household errands and increased responsibility of caring for family members. Findings from the focus group discussions suggest that women believe they are disproportionately impacted by the COVID-19 pandemic, since men in their households have the spare time to travel relatively long distances to look for daily wage engagements whereas women find themselves occupied with household errands.

### External Assistance during COVID-19 pandemic

**For the few women who were receiving benefits from the government before the COVID-19 pandemic, the pandemic has led to delays and difficulties in obtaining the same support.** Only about 10.0% (26) of women received regular support from the Government of Nepal before the COVID-19 pandemic. For these women, many received single women allowances from the government whereas others received senior citizen benefits. When asked if they had experienced delays or difficulties receiving these support during the pandemic, more than 90% of them stated yes.

**Only about a third of all respondents i.e. 22.7% (62) have received assistance in the form of food supply from the Government of Nepal.** The food assistance for 62 families have averaged at around 20 kilograms of cereal crops per family in the last six months.

## 3.5. Access to Financial Services

This section explores the financial situation of Nepali women during the COVID-19 pandemic. Through an in-depth analysis of savings, investments, loans and access to financial facilities and instruments, this section presents an evidence-based finding on the financial situation and empowerment of women in the context of COVID-19.

### Information on loan

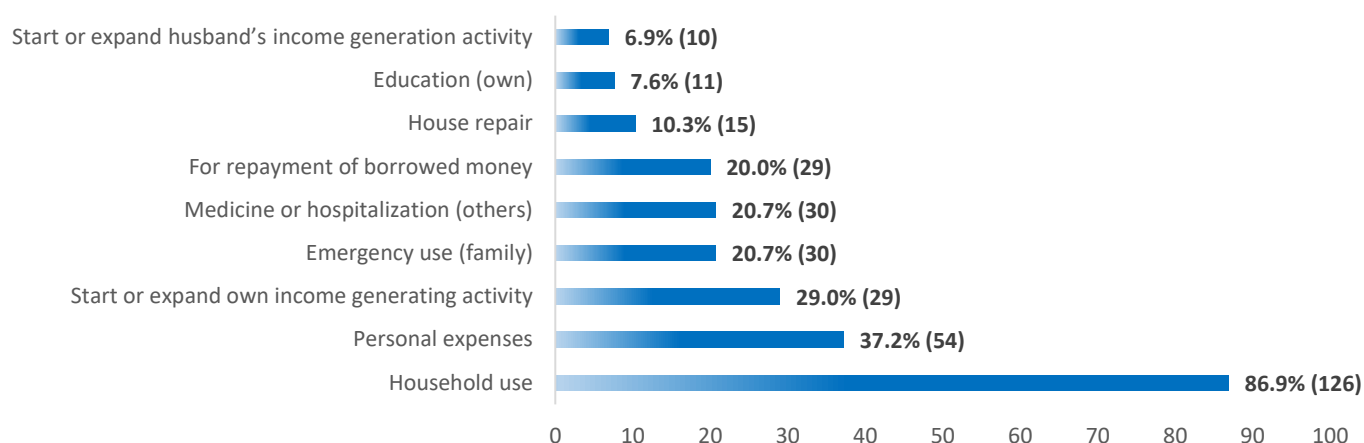
**The percentage of women who have applied for a loan in the last twelve months is quite large.** Out of 273 respondents, a little more than half i.e. 54.9% (150) have applied for a loan in the past year and almost all of them have successfully received the loan amount. On the other end of the spectrum, out of 45.0% (123) of the respondents who have not applied for a loan, many i.e. 88.6% (109) haven't applied because they don't require one and few i.e. 14.6% (18) stated that they lack the knowledge to access financial services and hence haven't applied for a loan.

The reasons for borrowing loans are varied among respondents. Some of the reasons are directly related to mitigating the impacts of COVID-19 (e.g. purchasing medications, treatment) while others are more related



to general household purposes and events (e.g. food, marriage and others). Out of the 145 respondents who have applied for a loan and received it, the following graph presents complete information on the reasons for applying for a loan:

Table 8 Main Reasons for Applying for a Loan



**General household use i.e. 86.9% (126) and personal expenses i.e. 37.2% (54) are two highest frequency reasons stated for why respondents have applied for a loan.** Considering the fact that many respondents have witnessed income loss in their jobs and the fact that most family members are present at home throughout the day, it is obvious that respondents had to look for alternative sources of cash to provide for their family. The average amount of loan taken by 145 respondents is NPR 193,000 per respondent, where the highest amount is NPR 1,500,000 and the lowest amount is NPR 10,000.

### Information on savings

**Almost half of all respondents i.e. 49.5% (135) have put money away for savings.** Many have placed their savings in microfinance institutions i.e. 60.0% (81, n=135), some have placed it in private banks i.e. 20.0% (27, n=135) while others have placed them in cooperatives i.e. 31.9% (43, n=135). A little less than half i.e. 41.8% (114) of all respondents own individual savings account in banks and financial institutions while the remaining 58% didn't have any. Investing in income generating activities and acquiring lands and assets were stated as the two most important reasons why many respondents were dedicating their incomes to savings.

**When asked if savings and investment were a priority for them, almost half of all respondents i.e. 50.5% (138) stated yes whereas the remaining 49.5% (135) stated otherwise.** Findings of focus group discussion suggest that women in communities in Province 2 want to save for old age or for marriage purposes. Moreover, women would like to save more in individually owned bank accounts but are required to save in storage boxes inside their homes since they lack the knowledge and support to open a bank account.

Since the outbreak of the COVID-19 pandemic and the mobility restrictions imposed by the Government of Nepal, many women i.e. 26.4% (72) have been compelled to sell of their assets and livestock, around 25.3% (69) have skipped making a loan payment and around 16.5% (45) have depleted their savings in order to pay for food healthcare or other necessities. A large portion of the respondents who stated the above reasons are from the Dalit or Muslim communities.

### 3.6. Gender Equality and Social Inclusion

The exclusion of women and vulnerable groups (e.g. daily wage earners, women from marginalized communities) from the development process is an impediment to socio-economic growth in Nepal. GESI must be advanced to ensure efficient, equitable and effective development. The following section explores the issues of gender discrimination, gender-based violence and gender equality in Province 2 in the context of the COVID-19 pandemic. This section analyzes aspects such as access to resources, patters of power and decision making, gender and social roles and responsibilities and employment and income.

**The burden of keeping the house clean and preparing food for the household have entirely fallen upon the wife of the household since the outbreak of the COVID-19 pandemic.** Out of a total of 273 respondents, almost half i.e. 42.9% (117) stated that in the past twelve months, keeping the house clean and preparing food have been the sole responsibility of the wife of the households. On the other end of the spectrum, around 48.0% (132) of the respondents stated there was a shared responsibility in the household.

**Almost a third of all respondents i.e. 30.0% (82) stated that the wife of the household is solely responsible for taking care of children and ill people in the family.** Findings from the focus group discussions suggest that women are expected to take care of the entire family during the COVID-19 pandemic, therefore they were unable to dedicate enough time to search for employment or invest time in other income generating activities.

**While women are primarily the ones engaged in preparing food and taking care of the family, the decision of using household income disproportionately falls on the man of the households.** The findings of this study suggest that in 25.3% (69) of the household, the husband utilizes the income and purchases household products while in 20.0% (55) of the household the wife is responsible for utilizing income. Likewise, almost half of all households i.e. 46.9% (128) stated the responsibility of utilizing income is shared between different members of the household.

**Around 15.0% (41) of the respondents stated that they haven't felt safe at home in the last six months and an overwhelming majority of respondents i.e. 85.3% (233) believe that the COVID-19 pandemic has worsened their feeling of safety at home.** Findings from the focus group discussion suggest that women haven't felt safer at home due to two main reasons: first is due to the buildup of frustration in the household due to job and income losses and second is due to the exponential increase of women's responsibility in the household throughout the day.

**The incidence of arguments or conflicts in the household have increased during the COVID-19 pandemic.** Out of 273 respondents, almost half i.e. 47.3% (129) stated they have had one or two major arguments in

the last six months, whereas around 6.2% (17) that they have arguments at home daily and around 5.9% (16) stated they have weekly arguments. In addition, around 15.4% (42) respondents believe that the COVID-19 pandemic has made conflicts and arguments more frequent.

**Women believe that they face increased protection risks as a result of the COVID-19 pandemic.** Almost half of all respondents i.e. 45.8% (125) believe that women face increased protection risks as a result of the COVID-19 pandemic. Emotional abuse i.e. 65.6% (82, n=125), physical violence i.e. 53.6% (67, n=125) and economic violence i.e. 79.2% (99, n=125) are the top three protection risks mentioned by respondents. When asked if they knew where to report cases of violence, only 60.0% (164) stated yes whereas the remaining 40.0% (109) stated otherwise.

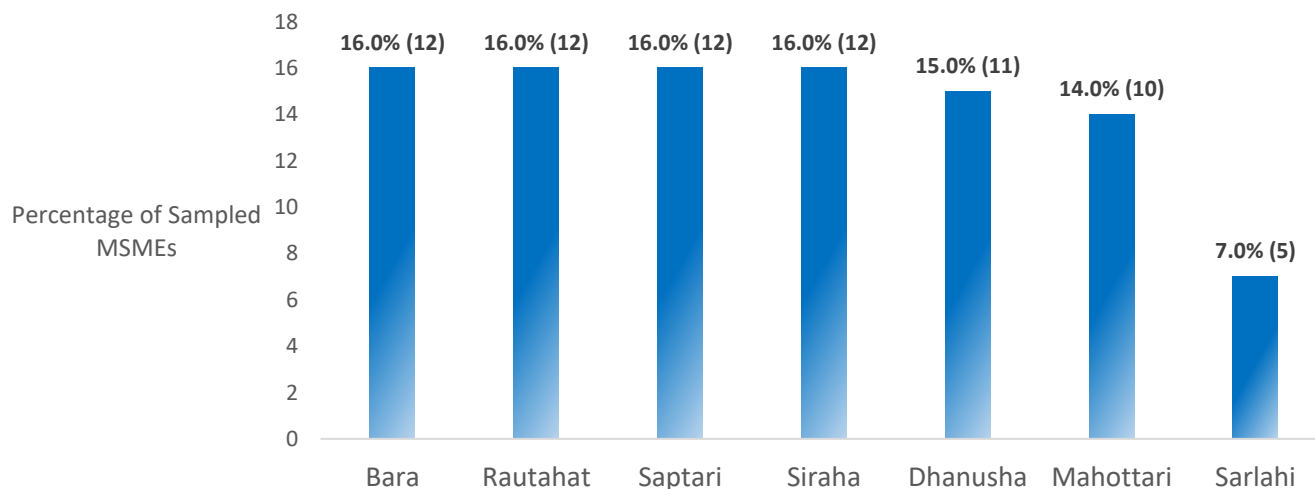
### 3.7. Women-Led MSMEs During the COVID-19 Pandemic

One of the main objectives of this assignment is to assess the status of women entrepreneurs and women-led Micro, Small and Medium Enterprises (MSME) in the context of the COVID-19 pandemic. Using a robust quantitative questionnaire, this assignment has collected and analyzed vital information on MSME's access to finance; their coping mechanisms during the pandemic; their operational statuses and some of the main challenges and opportunities faced by women entrepreneurs.

#### General Information

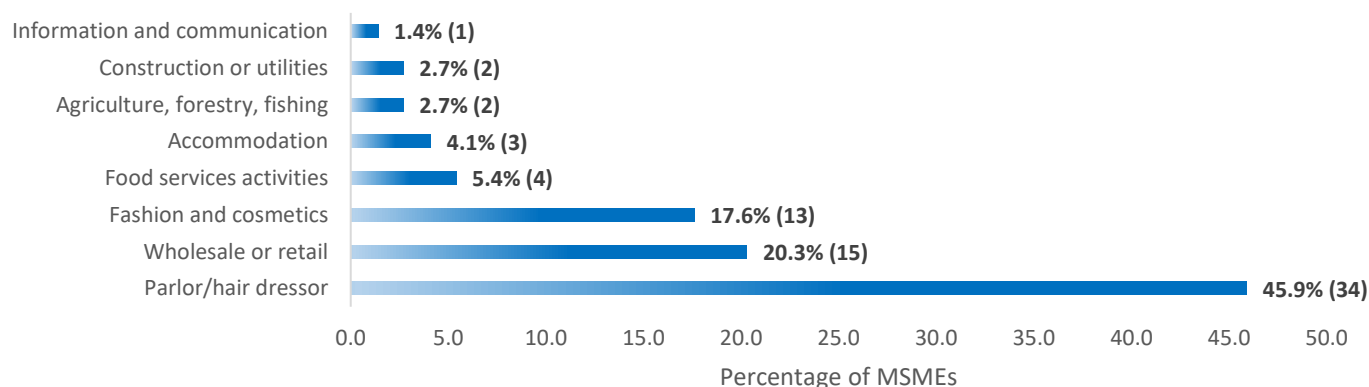
A total of 74 women-led MSMEs and women entrepreneurs across Province 2 were surveyed for this assignment. Out of the 74 MSMEs, samples were distributed across various districts of Province 2. The following graph presents information on the number of surveyed respondents in various districts of Province 2.

Figure 11 Individual Sampled Respondents Across Eight Districts of Province 2 Nepal



A large portion of the women entrepreneurs are in the business of parlor and hair dressing i.e. 45.9% (34), followed by wholesale and retail trade i.e. 20.3% (15) and fashion and cosmetics i.e. 17.6% (13). The following graph presents complete information on the occupation sectors of all surveyed MSMEs.

Figure 12 Occupation Sectors of Women Entrepreneurs



**This research found a distinct discrepancy in the registration statuses of women-led MSMEs.** A majority of the MSMEs i.e. 61.0% (45) stated that they were formally registered during the time of establishment whereas the remaining 39.0% (29) stated otherwise. One of the main reasons for not registering was lack of knowledge on the process and its benefits. On the other hand, those who stated formal registration, they were registered at one or more of the following agencies: Department of Small and Cottage Industries, Inland Revenue Department, Municipality Offices and the Chamber of Commerce.

**Sole proprietorship and partnerships were the two most common types of legal statuses of MSMEs.** A large majority of women-led MSMEs were operating under sole proprietorship i.e. 77.0% (57), whereas around 20.0% (15) stated that they were operating under a partnership. The remaining 3.0% (2) stated that they were unaware of their company's legal status.

**The low age and relative inexperience of many women-led MSMEs might make them particularly vulnerable to the socio-economic impacts of the COVID-19 pandemic.** Around 38.0% (28) of the enterprises are either less than one-year-old or between one to two years old. This finding indicates that many enterprises had just opened their doors when the COVID-19 pandemic started picking up pace in early 2020. On the other end of the spectrum, around 62.0% (46) of the enterprises are more than three years old.

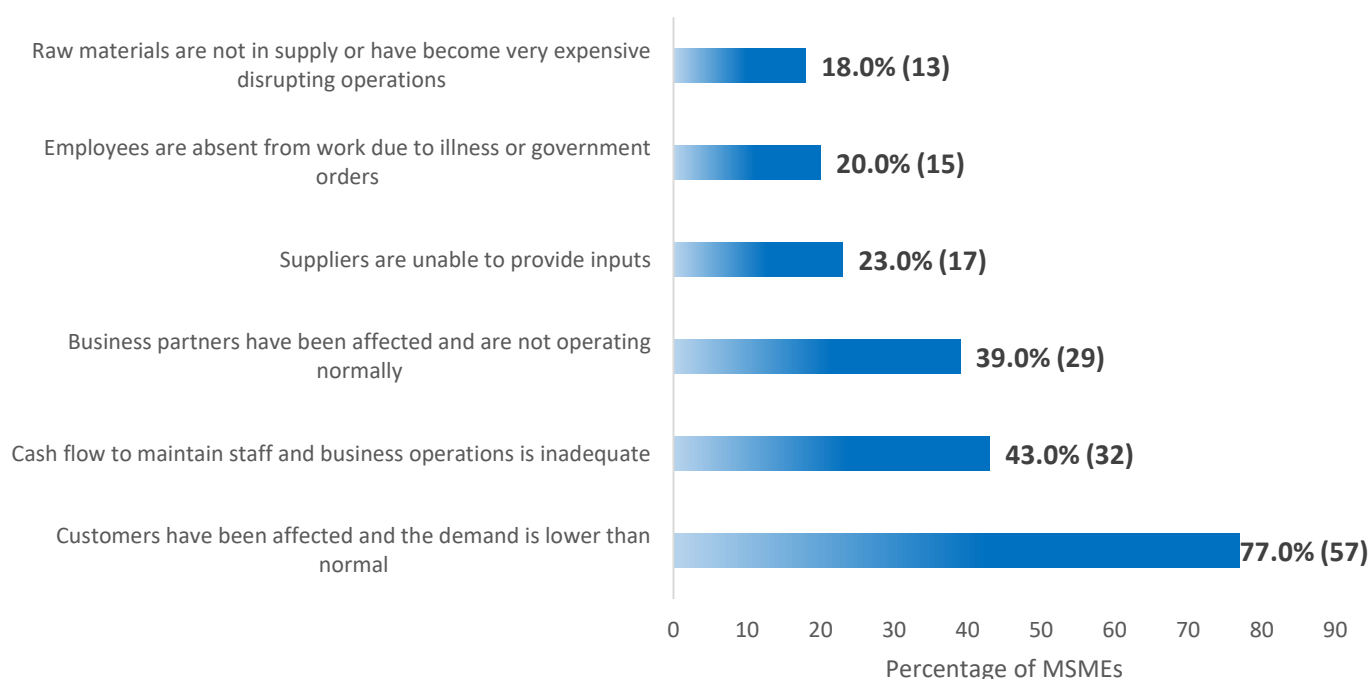
### Operational Status and COVID-19 Impact

**The COVID-19 pandemic and movement restrictions imposed by the Government of Nepal have significantly impacted the operational statuses of many women-led MSMEs.** More than half of all enterprises i.e. 56.8% (42) have temporarily closed their operations, either due to the mandate of the Government of Nepal or due to individual fears over the spread of coronavirus. Likewise, around 25.7% (19) stated they were operating with reduced hours and/or reduced staff. Around 5.4% (4) stated that they had

permanently closed their businesses due to the impacts of the pandemic. The most affected enterprises were in the parlor and hair dressing; fashion and cosmetics and wholesale and retail trade sectors.

**Women-led enterprises have witnessed reduced demand and sales of their products or services, debilitating loss of revenue and problems accessing cash or financial assistance.** Many of the surveyed MSMEs are in the sectors of fashion, cosmetics and hair dressing and require physical customer visits for their market transactions. However, because of the fear of the coronavirus and mobility restrictions imposed by the Government of Nepal, customer visits to these MSMEs have drastically decreased, impacting the source of revenue for these enterprises. These distinct aspects of women-led MSMEs indicate that they might be relatively more vulnerable to the impacts of the COVID-19 pandemic. Almost half of all enterprises i.e. 49.0% (36) stated they were facing reduced demand or sales and around 50.0% (37) stated they had problems accessing cash or financial assistance. Alternatively, the following graph lists the main challenges faced by women entrepreneurs in Province 2 due to the COVID-19 pandemic.

*Figure 13 Main Challenges Faced by Women Entrepreneurs During COVID-19 Pandemic*



**Many MSMEs have resorted to employee lay-off to cope with drastic losses in revenue and decrease in demand.** Almost a third of all enterprises i.e. 29.7% (22) stated that over 41 percent of their employees have been laid off since the beginning of the COVID-19 pandemic in Nepal in 2020. Entrepreneurs stated that they were reluctant in letting go of their employees and would require their services if the pandemic were to go away. However, since many enterprises are low on cash and are reeling from the socio-economic impacts of the pandemic, they have been compelled to let go of their employees.

**More than two-thirds of all MSMEs do not have a business continuity plan to survive the COVID-19 pandemic.** Two of the main reasons for the lack of a plan are: lack of business knowledge and education and lack of support from family members and society. Findings from focus group discussions suggest that women entrepreneurs are extensively engaged in running their businesses and fulfilling their family responsibilities, that they do not have extra time to prepare business plans or strategies. Moreover, even if they made time, entrepreneurs stated that they are not supported by family members and the society when it comes to advancing their businesses.

**On the other end of the spectrum, less than a third i.e. 25.7% (19) of all enterprises have a business continuity plan.** For the enterprises that have a business continuity plan, many have considered introducing a new product while others have considered an entirely new business model. The following table presents complete information on the measures taken by enterprises for business continuity.

*Table 9 Measures Taken for Business Continuity*

| Measures Taken For Business Continuity                | Percentage of MSMEs |
|---|---------------------|
| Considering introduction of new products and services | 78.9% (15)          |
| Considering new business model                        | 73.6% (14)          |
| Increasing price of products and services             | 36.8% (7)           |
| Negotiating with lenders for lowering financial costs | 21.0% (4)           |

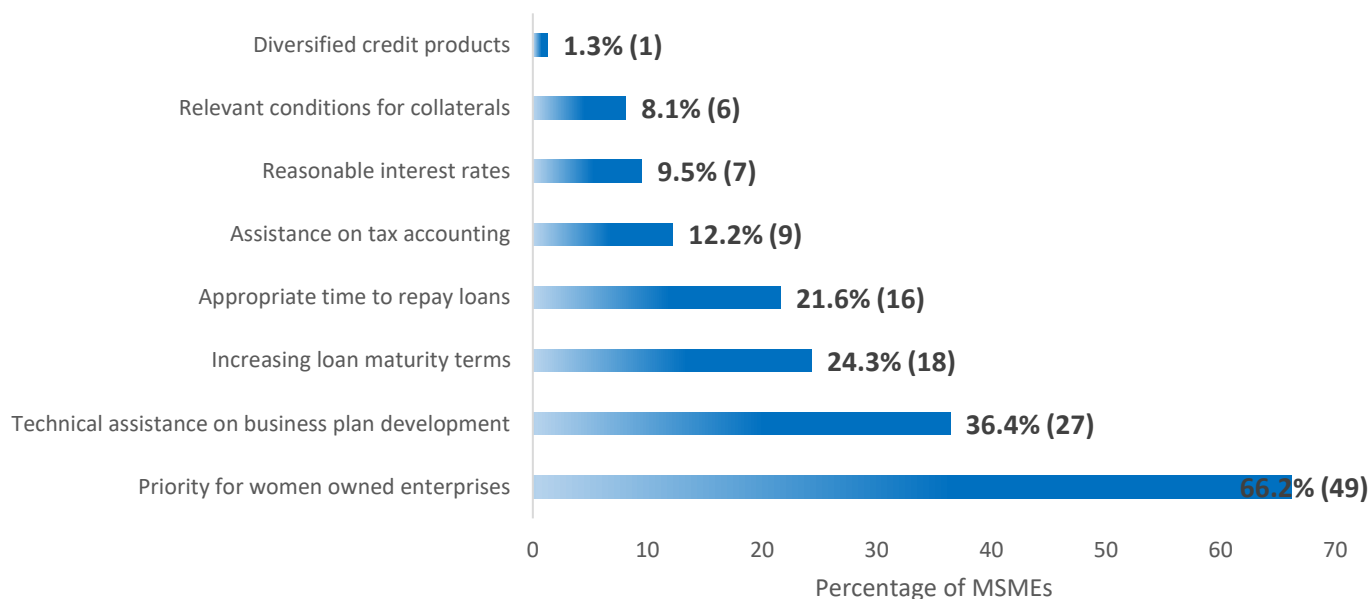
## External Assistance from The Government of Nepal and Banks during COVID-19 Pandemic

**External assistance in the form of support packages are very uncommon amongst women-led MSMEs.** More than half of all enterprises i.e. 59.5% (44) stated that they are not aware of any support packages. Nonetheless, entrepreneurs are in desperate need of assistance in the form of deferral of rent, mortgage or utilities i.e. 47.3% (35), technical assistance in designing business plans i.e. 47.3% (35), deferral of credit payments, suspension of interest payments i.e. 35.1% (26) and loans with subsidized interest rates i.e. 31.1% (23).

**Lack of awareness on the availability of existing support packages and difficulty in applying for assistance were stated as the two main reasons why entrepreneurs haven't received external assistance during the COVID-19 pandemic.**

**Specialized financial assistance for women-led MSMEs are in high demand.** A little more than half i.e. 66.2% (49) of all enterprises want banks and financial institutions to prioritize women-owned enterprises in their budget and support planning processes. Likewise, almost a third of all MSMEs i.e. 24.3% (18) want banks and financial institutions to increase the loan maturity terms so as to allow entrepreneurs more flexibility to spending their loan payments. The following graph presents complete information on the types of financial assistance demanded by women entrepreneurs of Province 2.

Figure 14 Types of Financial Assistance Demanded by Women Entrepreneurs



**Women entrepreneurs want to be trained on business plan development, financial management, product/service quality control and financial and taxation consulting services.** The wholesale and retail trade and the fashion and cosmetics sectors have the highest proportion of entrepreneurs that would like to receive the aforementioned training and skills. Findings from the focus group discussions suggest that training in these areas would equip women entrepreneurs with the skills they need to survive the COVID-19 pandemic. Moreover, respondents stated that since they have either temporarily or permanently closed their business during the pandemic, they have relatively more spare time to involve themselves in training and professional development.

### Access to Financial Services, Information and Markets

**High interest rates, complicated application process and lack of detailed business plans leading to denial of financial assistance were stated as the three of the most common impediments to accessing finances for MSMEs.** Since a majority of women entrepreneurs are engaged in the fashion and cosmetics and hair dressing sectors, their monthly and annual cash flows are low and unreliable. In addition, their cash to asset ratio is also relatively low. The findings of this study also found that a large portion of these enterprises are not registered with the Government of Nepal and therefore do not benefit from support packages and assistance programs. Therefore, they are particularly vulnerable to external shocks and require assistance to survive the COVID-19 pandemic. Moreover, findings from focus group discussions suggest that entrepreneurs would like to expand their businesses and modify their business models but they require external financial support (e.g. appropriate collateral requirements, appropriate loan maturity and repayment terms).

### 3.8. Women Returnee Migrants During the COVID-19 Pandemic

One of the main respondents of this assignment are women returnee migrants and the Research Team was able to collect important information regarding their situation during the COVID-19 pandemic. Out of the 273 respondents, around 6.6% (18) were women returnee migrants.

Almost half of all women returnee migrants i.e. 44.5% (8, n=18) were engaged in domestic work in their destination countries followed by security guard (22.3%) and agriculture (11.1%). In terms of their legal statuses, 77.8% (14) were documented whereas 22.3% (4) were undocumented i.e. migrated out of Nepal through informal routes without official documentation and work visas.

**Women returnee migrants have faced significant barriers while accessing health facilities during the COVID-19 pandemic.** Lack of appropriate medicine and high cost are stated as the top two barriers to accessing health care facilities. Moreover, women returnee migrants are especially worried about their ability to purchase food and medical supplies during the COVID-19 pandemic since they are currently unemployed and have lost their sources of income.

**The COVID-19 pandemic has impacted returnee migrants' relationship with their family members.** Loss of employment for returnee migrants has meant a decrease or halt in remittance income to their household. Since remittance is a major source of income for many of these households, family members of returnee migrants are not pleased by their abrupt return. Women returnee migrants have stated that their family members have not been entirely welcoming and have expressed concerned over their abrupt return. This aspect could act as an obstacle for the reintegration of returnee migrants into the society and economy.

**A significant portion of women returnee migrants i.e. 50.0% have obtained a loan in the last twelve months.** Two of the main reasons for getting a loan has been to start or expand their own income generating activity and household use e.g. food, utensils. The average amount of loan obtained by 50% of women returnee migrant is NPR 120,000.

**Many women returnee migrants have been unable to the purchase the required amount of food due to shortages in the market and loss of income.** Around 60% of all respondents stated concern over their ability to purchase the required quantity of food for their household. Likewise, respondents stated that the mobility restrictions imposed by the Government of Nepal have critically impacted their ability to access market resources and engage in income generating activities.

**Upon return to Nepal from their destination countries, many women returnee migrants i.e. 77.8% (14, n=18) have not felt safe in their own homes.** Respondents believe that the situation has gotten worse after the outbreak of the COVID-19 pandemic due to loss of income and increased work load on women in the households. Respondents stated that arguments and conflict over household income and food consumption has increased during the COVID-19 pandemic. Moreover, women returnee migrants have expressed interest in becoming a member of community based organizations and women groups to help them reintegrate back into their communities.



## 4. CONCLUSIONS AND RECOMMENDATIONS

The COVID-19 pandemic has caused wide-ranging socio-economic impacts on the lives and livelihood of the most vulnerable women in Nepal. Loss of income and employment inequalities, including gendered division of labor and gendered pay-gaps, have exacerbated the impacts of the pandemic. Likewise, unpaid family labor and increased health care responsibilities have depleted women's ability to engage in productive income generating activities.

Women-led MSMEs are particularly vulnerable to the socio-economic impacts of the pandemic. Considering the fact that a large majority of women entrepreneurs are engaged in the field of fashion, cosmetics i.e. boutique and beauty salon along with wholesale and retail trade, decrease in demand and low market transactions have resulted in the complete loss of sales and revenue. In addition, many women entrepreneurs have failed to prepare an appropriate business continuity plan to survive the pandemic, which could lead to total business failure and loss of livelihood in the coming months.

External assistance in the form of appropriate support packages are in high demand and critical to help the most vulnerable during this pandemic. Only a few women were found to be receiving support such as single women allowances and senior citizen allowances, whereas a large majority would like to receive support to revive their economic livelihood. Likewise, many respondents are facing food insecurity in terms of access to food but only a few have received food-based support from the Government of Nepal.

The following section utilizes the main findings of this study and presents some specific and general recommendations for moving forward.

**Ensure active participation of rural women and women-led civil society organizations at local and provincial levels to advocate on behalf of groups of vulnerable populations for equitable rights, access to resources and markets and external assistance during the COVID-19 pandemic.** This responsibility mainly falls under the purview of line ministries across the eight districts of Province 2. Findings from focus group discussions and key informant interviews have found that women-led organizations and communities haven't been able to produce effective results during the COVID-19 pandemic. Specifically, there is high request in the communities for medications and personal protective equipment, access to loan facilities to revive businesses and tax/mortgage deferrals from the government of Nepal. Respondents mentioned that there wasn't active participation from community members and that the voices of the most vulnerable were often ignored or overlooked by concerned authorities.

**Provide vocational and technical training to rural women across all eight districts of Province 2 to increase their employability and competitiveness.** These trainings need to be supplemented by entrepreneurship and market development trainings. This responsibility falls under the purview of civil society organizations, non-governmental organizations and the private sector agencies. Specifically, daily wage workers engaged in the construction and manufacturing sectors would like to receive training on the areas of fashion, tailoring and hair dressing. Since most daily wage earners have lost their employment or their income during the COVID-19 pandemic, they would like to explore other income-generating activities. For instance, women from focus group discussions stated that they would like to open their own parlor or

tailoring center in their communities. On the other hand, women entrepreneurs in the sector of wholesale and retail trade would like to receive training on e-commerce and technology. They would like to explore non-cash methods for payment and delivery of groceries to customers.

**The Government of Nepal and respective line ministries have the important responsibility to protect vulnerabilities by providing strong social security schemes and livelihood generating initiatives.** Social security scheme like emergency unemployment insurance, single women allowances and disability allowances are highly requested by respondents across Province 2. In addition, since the COVID-19 pandemic has drastically decreased revenue and sales for many women, women entrepreneurs and business owners are in desperate need of external support in the form of deferral of rent, mortgage or utilities; cash transfers; soft loans with subsidized interest rates and easy access to appropriate credit instruments. The Government of Nepal needs to work closely with district chapters of FNCCI and microfinance institutions to design relevant and appropriate plans for the most vulnerable populations of Province 2.

**Develop a robust and actionable plan to reintegrate women returnee migrants into the Nepali economy during and after the COVID-19 pandemic.** The findings of this study indicate three important strategies for reintegration, namely: the design of a comprehensive and accurate mapping of women returnee migrants. This database would allow for information on returnee's education background, current employment status, preferred areas of work and existing and required training and skills. This database would be the foundation for developing relevant policies and programs. Next, there should be a robust plan to ensure easy access to financial facilities and instruments for returnee migrants. Financial instruments like loans need to be without collateral and mortgage requirements; the process of acquiring loan needs to be easy and banks and financial institutions need to design loan schemes to match the requirements of returnee migrants.

**Promote the Micro Enterprise Development (MED) model perfected through the MEDPA to create more micro enterprises and effectively train existing entrepreneurs.** In Province 2, MEDPA has created an estimated 18,000 micro enterprises i.e. around 14,000 women micro enterprises. Projects and initiatives through non-government organizations and civil society organizations need to incorporate techniques used by MEDPA to create more micro enterprises in the areas of energy, construction, services and agriculture sectors. Moreover, capacity building initiatives need to focus on Enterprise Development Facilitator, one of the main authorities responsible for training and promoting micro enterprises in a region.

**Design and implement socio-economic protection schemes for returnee migrant reintegration.** Large numbers of migrants have returned to Nepal as a result of the COVID-19 pandemic, and this has been due to loss of employment, health concerns of documentation requirements. As a result, the government of Nepal and relevant line ministries need to design, implement and enforce special social protection schemes to ensure appropriate reintegration of returnee migrants into Nepali communities. For instance, the existing Social Security Fund (SSF) needs to strengthen social insurance systems by promoting employment protection schemes and unemployment insurance schemes. Moreover, the Social Security Fund needs to account for both the formal and informal workers.

**Ensure reintegration of women returnee migrants through employment placement and cultural reinstatement programs.** Women returnee migrants have been forced to leave their jobs and income sources in countries of destination and return to Nepal due to the COVID-19 pandemic. Upon return, they have faced unemployment and loss of income. As a result, the Government of Nepal, through various respective line ministries, need to design and implement employment placement programs for returnee migrants. For instance, the Prime Minister Employment Program has been quite active during the COVID-19 pandemic in employing daily wage laborers from around the country. However, PMEP programs and initiatives need to focus on identifying and supporting women returnee migrants from throughout Nepal. Likewise, Community Based Organizations (CBOs) and Non-Governmental Organizations (NGOs) need to support in the societal reintegration of women returnee migrants.

## ANNEX

### ANNEX 1: QUANTITATIVE QUESTIONNAIRE

#### Quantitative Questionnaire for Households and Individuals

(Women-Headed Households, Women Returnee Migrants, Women from Socio-Economically Marginalized Groups, Women Daily Wage Workers, Women Domestic Workers)

##### A. General Information:

| No. | Question          | Option |
|-----|-------------------|--------|
| 1   | Province          |        |
| 2   | District          |        |
| 3   | Municipality      |        |
| 4   | Ward              |        |
| 5   | Tole Name         |        |
| 6   | Date of Interview |        |

##### B. Household Information

| No. | Question                          | Option                          |
|-----|-----------------------------------|---------------------------------|
| 1   | Name of respondent                |                                 |
| 2   | Gender of respondent              | Woman                           |
|     |                                   | Man                             |
|     |                                   | Other                           |
|     |                                   | Prefer Not to Say               |
| 3   | Relationship to head of household | Head                            |
|     |                                   | Spouse                          |
|     |                                   | Child                           |
|     |                                   | Parent                          |
|     |                                   | Other relative (please specify) |
|     |                                   | No relation                     |
|     |                                   | Do not know                     |
| 4   | Age                               |                                 |
| 5   | Marital status                    | Married                         |
|     |                                   | Divorced                        |
|     |                                   | Living apart, not divorced      |
|     |                                   | Widow or widower                |
|     |                                   | Not married                     |

| No. | Question   | Option                            |
|-----|--|-----------------------------------|
| 6   | Current level of education   | Non formal education              |
|     |  | Completed primary education       |
|     |  | Completed secondary education     |
|     |  | Completed Bachelor's degree       |
|     |  | Completed Master's degree         |
|     |  | Illiterate (cannot read or write) |
| 7   | Ethnicity  | Hill high caste                   |
|     |  | Hill janajati                     |
|     |  | Hill Dalits                       |
|     |  | Madhesi high caste                |
|     |  | Madhesi intermediate caste        |
|     |  | Madhesi janajati                  |
|     |  | Madhesi Dalits                    |
|     |  | Muslims                           |
|     |  | Others                            |
| 8   | Do you or anyone in your household have a disability? (physical or mental)                             | Yes                               |
|     |  | No                                |
| 9   | Do you or does anyone in your household have a chronic illness?  | Yes                               |
|     |  | No                                |
| 10  | Does your household currently have a labor migrant abroad?   | Yes                               |
|     |  | No                                |
| 11  | Does your household have a labor migrant who returned home prematurely in the past twelve months?      | Yes                               |
|     |  | No                                |
| 12  | Have you received remittances in the past twelve months?   | Yes                               |
|     |  | No                                |
| 13  | What is the status of remittance received in the past twelve months?<br>(only if "yes" in question 12) | Increased                         |
|     |  | Decreased                         |
|     |  | Stayed the same                   |
|     |  | Do not know                       |
| 14  | Are you aware about the COVID-19 pandemic?   | Yes                               |
|     |  | No                                |

### C. Questions for Returnee Migrants

| No | Questions                   | Option |
|----|-----------------------------|--------|
| 1  | Are you a returnee migrant? | Yes    |

| No | Questions   | Option                             |
|----|---|------------------------------------|
|    | (if “no” go to the next section)  | No                                 |
| 2  | Country you returned from   | India                              |
|    |   | Malaysia                           |
|    |   | Qatar                              |
|    |   | United Arab Emirates               |
|    |   | Saudi Arabia                       |
|    |   | Bahrain                            |
|    |   | Oman                               |
|    |   | Japan                              |
|    |   | Others (please specify)            |
| 3  | Duration of stay in the foreign land during your last stay (total duration in months)   |                                    |
| 4  | What is the main sector of activity of your employment in foreign land? (single select) | Manufacturing                      |
|    |   | Agriculture                        |
|    |   | Accommodation or food services     |
|    |   | Tourism                            |
|    |   | Production                         |
|    |   | Domestic employment                |
|    |   | Security guard                     |
|    |   | Construction                       |
|    |   | Others (please specify)            |
| 5  | What was your status in the foreign land?   | Undocumented                       |
|    |   | Documented                         |
| 6  | Did you have an insurance scheme when in foreign land?                                  | Yes                                |
|    |   | No                                 |
|    |   | Do not know                        |
| 7  | When did you return to Nepal?   |                                    |
| 8  | Have you stayed in quarantine after returning?  | Yes                                |
|    |   | No                                 |
| 9  | Have you found any difficulty in adjusting in your locality after returning to Nepal?   | Yes                                |
|    |   | No                                 |
| 10 | If yes, what type of difficulty?  |                                    |
| 11 | What is your most important concern under the current circumstances? (choose only one)  | Shortage of food                   |
|    |   | Increase in food prices            |
|    |   | Shortage of medicine               |
|    |   | Disruption of medical services     |
|    |   | Disruption of education institutes |
|    |   | Getting sick                       |
|    |   | Lack of employment                 |

| No | Questions  | Option                                    |
|----|--|---|
|    |  | Disruption of livelihood sources          |
|    |  | Travel restrictions                       |
|    |  | No concerns                               |
|    |  | Others (please specify)                   |
| 12 | What barriers do you face while accessing health facilities during COVID-19? (multiple select) | Proximity to services                     |
|    |  | Poor quality of services                  |
|    |  | Lack of medicines                         |
|    |  | Lack of competent personnel               |
|    |  | Fear of contracting COVID-19              |
|    |  | Transportation cost                       |
|    |  | Lack of finances                          |
| 13 | Did the COVID-19 pandemic affect your relationship with others in your family and community?   | Yes                                       |
|    |  | No  |
|    |  | Don't know                                |
| 14 | Do you have any plan to return to foreign land?  | Yes                                       |
|    | (if "yes" go to question 15)   | No  |
| 15 | Why do you want to return to foreign land? (only if "yes" to question 14) (multiple select)    | Due to poverty                            |
|    |  | Lack of employment opportunities in Nepal |
|    |  | Low income                                |
|    |  | Other                                     |
| 16 | Have you taken any loan for foreign employment?  | Yes                                       |
|    |  | No  |
| 17 | If yes, what is the loan amount?   |   |

#### D. Household Characteristics:

| No. | Questions  | Option   |
|-----|--|--|
| 1   | What is the main source of drinking water for members of your household? | Piped water (piped into dwelling, piped to yard, piped to neighbor, tap) |
|     |  | Tube well or borehole  |
|     |  | Dug well   |
|     |  | Water from spring  |
|     |  | Rainwater  |
|     |  | Tanker truck   |
|     |  | Surface water (river, lake, pond, canal)                                 |
|     |  | Bottled water  |
|     |  | Other (please specify)   |
| 2   | How long does it take to go there, get water, and come back?             | (in minutes)   |
|     |  | Do not know  |

| No. | Questions  | Option   |
|-----|--|--|
| 3   | What is the main source of water used by you or your household for other purposes such as cooking and handwashing? (choose only one) | Piped water (piped into swelling, piped to yard, piped to neighbor, tap) |
|     |  | Tube well or borehole  |
|     |  | Dug well   |
|     |  | Water from spring  |
|     |  | Rainwater  |
|     |  | Tanker truck   |
|     |  | Surface water (river, lake, pond, canal)                                 |
|     |  | Other (please specify)   |
| 4   | How long does it take to go there, get water, and come back?   | (in minutes)   |
|     |  | Do not know  |
| 5   | Do you do anything to the water to make it safer to drink?   | Yes  |
|     |  | No   |
|     |  | Do not know  |
| 5a  | What do you usually do to make the water safer to drink? (multiple select) (do not read options)                                     | Boil   |
|     |  | Add bleach or chlorine   |
|     |  | Strain through a cloth   |
|     |  | Use water filter (ceramic/sand)  |
|     |  | Solar disinfection   |
|     |  | Let it stand and settle  |
|     |  | Other (please specify)   |
| 6   | What kind of toilet facility do members of your household usually use? (single select)   | Do not know  |
|     |  | Flush or pour flush toilet   |
|     |  | Traditional pit latrine (no water)                                       |
|     |  | Composting toilet  |
|     |  | Bucket toilet  |
|     |  | No facility  |
| 7   | Do you share this facility with other households? (if “yes” go to question 8, otherwise go to question 9)                            | Other (please specify)   |
|     |  | Yes  |
| 8   | Including your own household, how many other households use this toilet facility?  | No   |
|     |  | One to two   |
|     |  | Three to ten   |
|     |  | More than ten  |
| 9   | If you do not share the toilet facility, where is this toilet facility located?  | Do not know  |
|     |  | In own dwelling  |
|     |  | In own yard  |
| 10  | What type of fuel does your household mainly use for cooking?  | Elsewhere  |
|     |  | Electricity  |
|     |  | Liquefied Petroleum Gas  |
|     |  | Natural Gas  |
|     |  | Biogas   |



| No. | Questions   | Option   |
|-----|---|--|
|     |   | Kerosene   |
|     |   | Coal   |
|     |   | Charcoal   |
|     |   | Wood   |
|     |   | Animal dung  |
|     |   | Others   |
|     |   | Do not know  |
| 11  | What is the main material on the floor of your dwelling?          | Natural floor (earth/sand/dung)  |
|     |   | Rudimentary floor (wood planks/bamboo)   |
|     |   | Finished floor (polished wood, ceramic tiles, cement, carpet)                          |
|     |   | Other (please specify)   |
| 12  | What is the main material on the roof of your dwelling?           | No roof  |
|     |   | Palm leaf  |
|     |   | Rustic mat   |
|     |   | Bamboo   |
|     |   | Wood planks  |
|     |   | Cardboard  |
|     |   | Metal or galvanized steel  |
|     |   | Wood   |
|     |   | Cement fiber   |
|     |   | Cement   |
|     |   | Others (please specify)  |
| 13  | What is the main material on the exterior walls of your dwelling? | Natural walls (no walls/palm/sand)   |
|     |   | Rudimentary walls (bamboo, stone, plywood, cardboard, reused wood)                     |
|     |   | Finished walls (cement, stone with lime or cement, bricks, cement blocks, wood planks) |
|     |   | Others (please specify)  |

#### E. Access to Health Facilities

| No. | Questions  | Option                         |
|-----|--|--------------------------------|
| 1   | Did you or anyone in your household have access to a health facility before the COVID-19 pandemic?   | Yes                            |
|     |  | No                             |
|     |  | I do not go to health facility |
| 2   | Have you or anyone in your household delayed, skipped or been unable to complete health care visits since the outbreak of COVID-19 pandemic? | Yes                            |
|     |  | No                             |
|     |  | Refused                        |

|   |  |   |
|---|--|---|
|   | (if “yes” go to question 3, otherwise go to question 4)  | Do not know                                     |
| 3 | <p>If yes, for what reasons have you or any other member of your household delayed or skipped needed health care since the outbreak of COVID-19 pandemic?</p> <p>(multiple select)</p> <p>(Please do not read the options)</p> | Cost – could not afford care                    |
|   |  | Cost – could not afford transportation cost     |
|   |  | Clinic was closed                               |
|   |  | Clinic had a long wait time or was understaffed |
|   |  | Concerns about COVID-19 infection               |
|   |  | Appointment forgotten                           |
|   |  | Too busy  |
|   |  | Had to work                                     |
|   |  | Other (please specify)                          |
| 4 | Have you or any other member of your household been unable to obtain needed medications since the outbreak of COVID-19 pandemic?   | Yes   |
|   |  | No  |
|   |  | Refused   |
|   |  | Do not know                                     |

#### F. Employment, Livelihood and Income:

| No. | Question   | Option  |
|-----|--|---|
| 1   | <p>Which occupation best describes your main job/activity as of the end of March 2021?</p> <p>If “worker” go to question 2.</p> <p>If “business owner or self-employed” go to question 2</p> | Farmer  |
|     |  | Worker (including agricultural works)                                       |
|     |  | Business owner or self-employed   |
|     |  | Unemployed and looking for work   |
|     |  | Unemployed and not looking for work (e.g. taking care of household errands) |
|     |  | Government employee   |
|     |  | NGO employee  |
|     |  | Others (please specify)   |
| 2   | <p>Which sector best describes your main job/activity as of the end of March 2021?</p> <p>(only if options “worker” or “business owner or self-employed” in question 1)</p>                  | Agriculture, fishing or mining  |
|     |  | Livestock and sales of animals  |
|     |  | Manufacturing   |
|     |  | Construction or utilities   |
|     |  | Retail or wholesale   |
|     |  | Transportation or storage   |

| No. | Question   | Option                              |
|-----|--|-------------------------------------|
|     |  | Accommodation and food services     |
|     |  | Information and communication       |
|     |  | Financial activities or real estate |
|     |  | Education                           |
|     |  | Health                              |
|     |  | Government or NGO                   |
|     |  | Others (please specify)             |
| 3   | What are the primary, secondary and tertiary sources of household income?<br><br>(multiple select and rank)  | Cereal based agriculture            |
|     |  | Cash and high value crops           |
|     |  | Daily wage labor (agriculture)      |
|     |  | Daily wage labor (non agriculture)  |
|     |  | Remittances                         |
|     |  | Salaries from Government/NGO jobs   |
|     |  | Business and trade                  |
|     |  | Tourism                             |
|     |  | Others (please specify)             |
| 4   | Have you or a household member lost your job since the outbreak of COVID-19 pandemic/last twelve months?   | Yes                                 |
|     |  | No                                  |
|     |  | Refused                             |
|     |  | Do not know                         |
| 5   | Have you or a household member lost income in your job in since the outbreak of COVID-19 pandemic/last twelve months?<br><br>(if “yes” go to question 6, otherwise go to question 7) | Yes                                 |
|     |  | No                                  |
|     |  | Refused                             |
|     |  | Do not know                         |
| 6   | If yes, how significant of a loss was this to your household income?   | Insignificant                       |
|     |  | Moderate                            |
|     |  | Severe                              |
| 7   | Do you or anyone in your household receive regular government support (if “yes” go to question 8, otherwise go to question 9)  | Yes                                 |
|     |  | No                                  |
| 8   | If yes, what kind of support? (multiple select)  | Senior citizen allowance            |
|     |  | Single women allowance              |
|     |  | Disability allowance                |
|     |  | Endangered ethnicity allowance      |
|     |  | Others (please specify)             |
| 9   |  | Yes                                 |

| No. | Question  | Option  |
|-----|---|---|
|     | If yes, have you experienced delays or difficulties in receiving the support since the outbreak of COVID-19 pandemic?   | No  |
|     |   | Refused   |
|     |   | Do not know   |
| 10  | Have you or anyone in your household received any assistance – either food or cash – from the Government of Nepal (local or provincial or federal) as a part of the COVID-19 pandemic response in the last twelve months? | Yes   |
|     |   | No  |
| 11  | If it is cash assistance, how much have you received?   |   |
| 12  | If it is food assistance, how much cereal food did you receive?   |   |
| 13  | In the past twelve months, has an increased/decreased need for care for others (e.g. sick relatives) affected your ability to earn a livelihood?  | It has not affected my ability to earn a livelihood |
|     | (not ask if answered “unemployed and looking for work” or “unemployed and not looking for work” in question 1)  | No longer able to work                              |
|     |   | Significant reduction in what I earn                |
|     |   | Minor reduction in what I earn                      |
|     |   | Increase in what I earn                             |
|     |   | Others (please specify)                             |

#### G. Access to Financial Services:

| No. | Questions   | Option  |
|-----|---|---|
| 1   | Have you made a loan or asked for a loan in the last twelve months? | Yes   |
|     | (if “yes” go to question 3, otherwise go to question 2)             | No  |
| 2   | If you have not asked for a loan, why is that?                      | I do not need a loan  |
|     | (multiple select)   | Lack of knowledge on availability of financial services               |
|     |   | Unavailability of formal lending institutions in locality             |
|     |   | Unavailability of informal lending institutions in locality           |
|     |   | Not allowed to access financial services by family members            |
|     |   | I am convinced I will not qualify for a loan or I will be denied loan |
|     |   | Others  |
| 3   | If yes, did you obtain the loan?                                    | Yes   |
|     |   | No  |

|   |  |   |
|---|--|---|
|   | (if “no” go to question 4, otherwise go to question 5)   |   |
| 4 | If you did not obtain the loan you requested, why did they refuse you the loan?                                    | Lack of guarantee<br>Project not considered profitable<br>The lender did not have enough credit<br>Other (please specify)<br>Do not know  |
| 5 | What are all the places that you have ever borrowed money or taken out a loan from? (multiple select)              | Government bank<br>Private bank<br>Local Micro Finance Institution<br>NGO<br>Money lender<br>Trader<br>Agriculture processors<br>Parents<br>Relatives<br>Neighbors<br>Friends<br>Social welfare departments<br>Cooperatives (registered and unregistered)<br>Other  |
| 6 | For what reasons have you ever borrowed money or taken out a loan? (multiple select) (only if “yes” to question 3) | Start or expand own income generating activity<br>Start or expand relative’s income generation activity<br>Start or expand husband’s income generation activity<br>Education (own)<br>Pay for future employment<br>Own marriage<br>Relative’s marriage<br>Personal expenses<br>Savings for a close relative (e.g. parents)<br>Household use<br>House repair<br>Emergency use (own)<br>Emergency use (family)<br>Medicine or hospitalization (own) |

|    |   |  |
|----|---|--|
|    |   | Medicine or hospitalization (others)               |
|    |   | Festival   |
|    |   | Travel   |
|    |   | Have never used my savings                         |
|    |   | Purchase jewelry or decorations                    |
|    |   | Acquiring land or assets                           |
|    |   | For repayment of borrowed money                    |
|    |   | Do not know  |
|    |   | Other  |
| 7  | How much money did you borrow in the last twelve months? (only if “yes” in question 3)                            |  |
| 8  | Do you or have your ever put money away for savings? (if “no” go to question 9, otherwise go to question 10)      | Yes  |
|    |   | No   |
| 9  | If you have not put money away, why? (multiple select)  | Don’t have enough money after expenses to put away |
|    |   | Not allowed to put money away by family members    |
|    |   | Not aware about savings strategies                 |
|    |   | Others (please specify)                            |
| 10 | Where all have you ever put money away? (multiple select)   | Government bank                                    |
|    |   | Microfinance institutions                          |
|    |   | Cooperatives (registered or unregistered)          |
|    |   | Purchase jewelry                                   |
|    |   | Insurance company                                  |
|    |   | Private bank                                       |
|    |   | Purchase land                                      |
|    |   | Gave it to husband or other family member          |
|    |   | NGO  |
|    |   | Other  |
| 11 | How long ago did you start saving? (in months)  |  |
| 12 | Do you own an individual savings account with any bank? (if “yes” go to question 13, otherwise go to question 14) | Yes  |
|    |   | No   |
|    |   | Refused  |
|    |   | Do not know  |
| 13 | How much money do you have stored in this account?  |  |
| 14 |   | Yes  |
|    |   | No   |

|    |   |  |
|----|---|--|
|    | Do you own a joint savings account with any bank in the name of you and your spouse? (if “yes” go to question 15, otherwise go to question 16)  | Refused  |
|    |   | Do not know  |
| 15 | How much money do you and your spouse have stored in this account?  |  |
| 16 | How much money did you put away last month?   |  |
| 17 | Do you have a specific plan you are saving up for?<br><br>(if “yes” go to question 18, otherwise go to question 20)   | Yes  |
|    |   | No   |
| 18 | What is your plan? (multiple select)  | Invest in income generation activity                         |
|    |   | Marriage (own or others)                                     |
|    |   | Pursue my own education                                      |
|    |   | For my children  |
|    |   | Acquiring land or assets                                     |
|    |   | For repayment of borrowed money                              |
|    |   | Use for personal security                                    |
|    |   | To purchase a particular item                                |
|    |   | Medical treatment (own or others)                            |
|    |   | Other  |
| 19 | How much will you need to save to achieve this plan?  |  |
| 20 | Would you say that you are someone who saves or invests money   | Regularly  |
|    |   | Sometimes  |
|    |   | Rarely   |
|    |   | Never  |
|    |   | Do not know  |
| 21 | Is saving and investment a priority for you?  | Yes  |
|    |   | No   |
|    |   | Don’t know   |
| 22 | What is your current total savings balance?   |  |
| 23 | Since the outbreak or COVID-19 pandemic, have you or someone in your household been compelled to do any of the following to pay for food, healthcare or other expenses? (multiple select) | Sell off assets (including livestock)                        |
|    |   | Deplete your savings   |
|    |   | Borrow money you were not certain you could pay back on time |
|    |   | Skip making a required payment on a loan                     |
|    |   | Purchase fewer inputs than planned for a farm or business    |

|  |  |                   |
|--|--|-------------------|
|  |  | None of the above |
|--|--|-------------------|

## H. Access to Food and Market

| No. | Question   | Option                 |
|-----|--|------------------------|
| 1   | What is the main source of food for your household?  | Own production         |
|     |  | Market purchase        |
|     |  | Assistance             |
|     |  | Other (please specify) |
| 2   | In the past seven days, have you or someone in your household experienced any of the following               |                        |
|     |  |                        |
|     |  |                        |
|     |  |                        |
|     | Difficulties in going to food markets due to mobility restrictions imposed by the Government of Nepal        | Yes                    |
|     |  | No                     |
|     |  | Refused                |
|     |  | Do not know            |
|     | Unable to purchase the amount of food we usually purchase because of shortages in the market I purchase from | Yes                    |
|     |  | No                     |
|     |  | Refused                |
|     |  | Do not know            |
|     | Unable to purchase the amount of food we usually purchase because the price of was too expensive             | Yes                    |
|     |  | No                     |
|     |  | Refused                |
|     |  | Do not know            |
|     | Unable to purchase the amount of food we usually purchase because the household income has decreased         | Yes                    |
|     |  | No                     |
|     |  | Refused                |
|     |  | Do not know            |
| 3   | Does your household currently have food stock?   | Yes                    |
|     |  | No                     |
|     |  | Refused                |
|     |  | Do not know            |
| 4   | How long do you think the food stock will last?  | Less than one week     |
|     |  | One week               |
|     |  | Two to Three weeks     |
|     |  | One month              |
|     |  | More than one month    |



## I. Food Security:

| No. | Question  | Options     |
|-----|---|-------------|
| 1   | During the last twelve months, was there a time when you or others in your household were worried you would not have enough food to eat because of a lack of money or other resources? (if “yes” go to question 1a, otherwise go to question 2) | No          |
|     |   | Yes         |
|     |   | Do not know |
|     |   | Refused     |
| 1a  | Was this specifically due to the COVID-19 pandemic?   | No          |
|     |   | Yes         |
| 1b  | Did this happen in the past 4 weeks?  | No          |
|     |   | Yes         |
| 2   | During the last twelve months, was there a time when you or others in your household were unable to eat healthy and nutritious food because of a lack of money or other resources? (if “yes” go to question 2a, otherwise go to question 3)     | No          |
|     |   | Yes         |
|     |   | Do not know |
|     |   | Refused     |
| 2a  | Was this specifically due to the COVID-19 pandemic?   | No          |
|     |   | Yes         |
| 2b  | Did this happen in the past 4 weeks?  | No          |
|     |   | Yes         |
| 3   | During the last twelve months, was there a time when you or others in your household ate only a few kinds of foods because of a lack of money or other resources? (if “yes” go to question 3a, otherwise go to question 4)                      | No          |
|     |   | Yes         |
|     |   | Do not know |
|     |   | Refused     |
| 3a  | Was this specifically due to the COVID-19 pandemic?   | No          |
|     |   | Yes         |
| 3b  | Did this happen in the past 4 weeks?  | No          |
|     |   | Yes         |
| 4   | During the last twelve months, was there a time when you or others in your household had to skip a meal because there was not enough money or other resources? (if “yes” go to question 4a, otherwise go to question 5).                        | No          |
|     |   | Yes         |
|     |   | Do not know |
|     |   | Refused     |
| 4a  | Was this specifically due to the COVID-19 pandemic?   | No          |
|     |   | Yes         |
| 4b  | Did this happen in the past 4 weeks?  | No          |
|     |   | Yes         |
| 5   | During the last twelve months, was there a time when you or others in your household ate less than you thought you should because of a lack of money or other resources? (if “yes” go to question 5a, otherwise go to question 6)               | No          |
|     |   | Yes         |
|     |   | Do not know |
|     |   | Refused     |
| 5a  | Was this specifically due to the COVID-19 pandemic?   | No          |
|     |   | Yes         |
| 5b  | Did this happen in the past 4 weeks?  | No          |

| No. | Question  | Options                        |
|-----|---|--------------------------------|
|     |   | Yes                            |
| 6   | During the last twelve months, was there a time when your household ran out of food because of a lack of money or other resources? (if “yes” go to question 6a, otherwise go to question 7)   | No                             |
|     |   | Yes                            |
|     |   | Do not know                    |
|     |   | Refused                        |
| 6a  | Was this specifically due to the COVID-19 pandemic?   | No                             |
|     |   | Yes                            |
| 6b  | Did this happen in the past 4 weeks? (if “yes” go to question 6c, otherwise go to question 7)   | No                             |
|     |   | Yes                            |
| 6c  | How often did this happen?  | Rarely (one or two times)      |
|     |   | Sometimes (three to ten times) |
|     |   | Often (more than ten times)    |
|     |   | Do not know                    |
|     |   | Refused                        |
| 7   | During the last 12 months, was there a time when you or others in your household were hungry but did not eat because there was not enough money or other resources for food? (if “yes” go to question 7a, otherwise go to question 8) | No                             |
|     |   | Yes                            |
|     |   | Do not know                    |
|     |   | Refused                        |
| 7a  | Was this specifically due to the COVID-19 pandemic?   | No                             |
|     |   | Yes                            |
| 7b  | Did this happen in the last 4 weeks? (if “yes” go to question 7c, otherwise go to question 8)   | No                             |
|     |   | Yes                            |
| 7c  | How often did this happen?  | Rarely (one or two times)      |
|     |   | Sometimes (three to ten times) |
|     |   | Often (more than ten times)    |
|     |   | Do not know                    |
|     |   | Refused                        |
| 8   | During the last twelve months, was there a time when you or others in your household went without eating for a whole day because of a lack of money or other resources? (if “yes” go to question 8a)                                  | No                             |
|     |   | Yes                            |
|     |   | Do not know                    |
|     |   | Refused                        |
| 8a  | Was this specifically due to the COVID-19 pandemic?   | No                             |
|     |   | Yes                            |
| 8b  | Did this happen in the past 4 weeks? (if “yes” go to question 8c)   | No                             |

| No. | Question                   | Options                        |
|-----|----------------------------|--------------------------------|
|     |                            | Yes                            |
| 8c  | How often did this happen? | Rarely (one or two times)      |
|     |                            | Sometimes (three to ten times) |
|     |                            | Often (more than ten times)    |
|     |                            | Do not know                    |
|     |                            | Refused                        |

#### J. Gender Norms, Gender-Based Violence and Discrimination and Gender Equality

| No. | Question   | Option                              |
|-----|--|-------------------------------------|
| 1   | Since the outbreak of COVID-19 pandemic, who is mainly responsible for keeping the house clean and preparing food? | The wife                            |
|     |  | The husband                         |
|     |  | Shared responsibility in the family |
|     |  | Girl children                       |
|     |  | Boy children                        |
|     |  | Other relatives (please specify)    |
| 2   | Since the outbreak of COVID-19 pandemic, who is mainly responsible for care for the children or ill people?        | The wife                            |
|     |  | The husband                         |
|     |  | Shared responsibility in the family |
|     |  | Girl children                       |
|     |  | Boy children                        |
|     |  | Other relatives (please specify)    |
| 3   | Since the outbreak of COVID-19 pandemic, who does the shopping for food and other household items?                 | The wife                            |
|     |  | The husband                         |
|     |  | Shared responsibility in the family |
|     |  | Girl children                       |
|     |  | Boy children                        |
|     |  | Other relatives (please specify)    |
| 4   | In the last six months, did you feel safe at home?   | Yes                                 |
|     |  | No                                  |
|     |  | Refused                             |
| 5   |  | Better                              |

| No. | Question   | Option                  |
|-----|--|-------------------------|
|     | Would you say COVID-19 pandemic has made things better, worse or same?   | Worse                   |
|     |  | Same                    |
| 6   | In the last six months, did you feel safe in your community?   | Yes                     |
|     |  | No                      |
| 7   | Would you say COVID-19 pandemic has made things better, worse or same?   | Better                  |
|     |  | Worse                   |
|     |  | Same                    |
| 8   | How often in the last six months would you say that people in your household have argued or have had some sort of conflict among themselves? | Never                   |
|     |  | Once or twice           |
|     |  | Weekly                  |
|     |  | Daily                   |
|     |  | Don't know              |
|     |  | Refuse                  |
| 9   | Would you say the COVID-19 pandemic has made conflict more frequent, less frequent or about the same?  | More frequent           |
|     |  | About the same          |
|     |  | Less frequent           |
|     |  | Don't know              |
|     |  | Refuse                  |
| 10  | Do you think that women face increased protection risks as a result of the COVID-19 pandemic?  | Yes                     |
|     |  | No                      |
|     |  | Do not know             |
|     |  | Refuse                  |
| 11  | If yes, what type of risks? (multiple select)  | Physical violence       |
|     |  | Emotional abuse         |
|     |  | Sexual violence         |
|     |  | Economic violence       |
|     |  | Others (please specify) |
| 12  | Do you know where to report violence or get information on services for victims of violence?   | Yes                     |
|     |  | No                      |

**Quantitative Questionnaire for Enterprise**  
(Women-Headed Small and Micro Enterprises)

**A. General Enterprise Questions:**

| No. | Question   | Option                         |
|-----|--|--------------------------------|
| 1   | What is the main sector of activity of your establishment?                                       | Agriculture, forestry, fishing |
|     |  | Mining                         |
|     |  | Manufacturing                  |
|     |  | Construction or utilities      |
|     |  | Wholesale or retail            |
|     |  | Transportation and storage     |
|     |  | Accommodation                  |
|     |  | Information and communication  |
|     |  | Food services activities       |
|     |  | Financial activities           |
|     |  | Real estate                    |
|     |  | Education                      |
|     |  | Health                         |
|     |  | Tourism                        |
|     |  | Other (please specify)         |
| 2   | For how long has your enterprise existed?  | Less than one year             |
|     |  | One to two years               |
|     |  | Three to four years            |
|     |  | Five to ten years              |
|     |  | More than ten years            |
|     |  | Do not know                    |
|     |  | Refuse                         |
| 3   | Was this establishment formally registered when it began operations? (if "yes" go to question 4) | Yes                            |
|     |  | No                             |
|     |  | Do not know                    |
|     |  | Refuse                         |
| 4   | In what year was this establishment formally registered?   | (year)                         |
|     |  | Do not know                    |
|     |  | Refuse                         |
| 5   | Where is this establishment currently registered? (multiple select)                              | Companies' registrar           |
|     |  | Ministry of Commerce           |
|     |  | Municipality                   |
|     |  | Chamber of Commerce            |
|     |  | Inland Revenue Department      |
|     |  | Business Association           |

| No. | Question   | Option                                     |
|-----|--|--|
|     |  | Department of Small and Cottage Industries |
|     |  | Others                                     |
|     |  | Do not know                                |
|     |  | Refuse                                     |
| 6   | What is this establishment's current legal status?                                       | Sole proprietorship                        |
|     |  | Partnership                                |
|     |  | Limited partnership                        |
|     |  | Others (please specify)                    |
|     |  | Do not know                                |
|     |  | Refuse                                     |
| 7   | How many paid full time and part time workers did this establishment have on March 2020? |  |
|     | Paid full time   |  |
|     | Paid part time   |  |
| 8   | What was the total share of female workers on May 2021?                                  |  |
| 9   | How many of your employees had a written contract?                                       |  |

## B. Operational Status and COVID-19 Impact

| No | Question  | Option   |
|----|---|--|
| 1  | What is the current operational status of this establishment?<br><br>(if "temporary closed" or "permanently closed" go to question 2) | Permanently closed                                     |
|    |   | Temporary closed (own choice)                          |
|    |   | Temporary closed (mandated by the Government of Nepal) |
|    |   | Operating with reduced hours                           |
|    |   | Operating with reduced staff                           |
|    |   | Operating with reduced hours and reduced staff         |
|    |   | Open   |
| 2  | For how many weeks has this establishment been closed?  | (number of weeks)                                      |
|    |   | Do not know  |
| 3  | Do you expect this establishment will resume operations?<br>(only if "temporary closed" or "permanent closed" in question 1)          | Yes  |
|    |   | No   |
|    |   | Do not know  |
| 4  | Since the outbreak of the COVID-19 pandemic, what has been the economic impact on your enterprise? (multiple select)                  | Loss of revenue  |
|    |   | Reduced demand or sales                                |
|    |   | Increased cost of production                           |
|    |   | Access to cash or liquidity problems                   |
|    |   | Problems importing materials needed                    |

| No | Question   | Option  |
|----|--|---|
|    |  | Increased revenue   |
|    |  | No economic impact  |
|    |  | Others (please specify)   |
| 5  | Which are the main challenges your establishment currently faces resulting from the COVID-19 pandemic? (multiple select)   | Cash flow to maintain staff and business operations is inadequate                   |
|    |  | Employees are absent from work due to illness or government orders                  |
|    |  | Raw materials are not in supply or have become very expensive disrupting operations |
|    |  | Suppliers are unable to provide inputs  |
|    |  | Business partners have been affected and are not operating normally                 |
|    |  | Customers have been affected and the demand is lower than normal                    |
|    |  | Others (please specify)   |
| 6  | Comparing this establishment's sales for the last two months, with the same period in 2018, did the sales?<br><br>(if "increased" go to question 7)<br><br>(if "decreased" go to question 8) | Increased   |
|    |  | Remain the same   |
|    |  | Decreased   |
|    |  | Do not know   |
|    |  | Not applicable (if establishment did not exist)                                     |
| 7  | Increased by how much?   |   |
| 8  | Decreased by how much?   |   |
| 9  | Since the outbreak of the COVID-19 pandemic, what percentage of your employees have been laid off?   | Between 1 and 10 percent  |
|    |  | Between 11 and 20 percent   |
|    |  | Between 21 and 30 percent   |
|    |  | Between 31 and 40 percent   |
|    |  | Between 41 and 50 percent   |
|    |  | Over 51 percent   |
|    |  | None  |
| 10 | Since the outbreak of the COVID-19 pandemic, what percentage of your employees have been granted leave of absence without payment?   | Between 1 and 10 percent  |
|    |  | Between 11 and 20 percent   |
|    |  | Between 21 and 30 percent   |
|    |  | Between 31 and 40 percent   |
|    |  | Between 41 and 50 percent   |

| No | Question   | Option                    |
|----|--|---------------------------|
|    |  | Over 51 percent           |
|    |  | None                      |
| 11 | Since the outbreak of the COVID-19 pandemic, what percentage of your employees have been granted leave of absence without payment? | Between 1 and 10 percent  |
|    |  | Between 11 and 20 percent |
|    |  | Between 21 and 30 percent |
|    |  | Between 31 and 40 percent |
|    |  | Between 41 and 50 percent |
|    |  | Over 51 percent           |
|    |  | None                      |
| 12 | Since the outbreak of the COVID-19 pandemic, what percentage of your employees have had their salaries, wages or benefits reduced? | Between 1 and 10 percent  |
|    |  | Between 11 and 20 percent |
|    |  | Between 21 and 30 percent |
|    |  | Between 31 and 40 percent |
|    |  | Between 41 and 50 percent |
|    |  | Over 51 percent           |
|    |  | None                      |

### C. Coping Measures: COVID-19 Pandemic

| No | Question  | Option   |
|----|---|--|
| 1  | Has your establishment developed a business continuity plan following the COVID-19 pandemic?  | Yes  |
|    |   | No   |
|    |   | Refuse   |
| 2  | What measures has your establishment taken to ensure business continuity? (multiple select)<br><br>(please do not read the options) | Consider new business model                              |
|    |   | Selling some assets                                      |
|    |   | Considering introduction of new products                 |
|    |   | Reduce prices of products and services                   |
|    |   | Increase prices of products and services                 |
|    |   | Negotiate delay of payments                              |
|    |   | Planning to withdraw from market                         |
|    |   | Negotiating with lenders for lowering the financing cost |
|    |   | Apply for assistance                                     |
|    |   | Others   |
|    |   | Do not know  |

### D. External Assistance: COVID-19 Pandemic



| No | Question  | Option   |
|----|---|--|
| 1  | Are there any support packages or measures the establishment is benefitting from?   | Not aware of any support packages                            |
|    |   | Access to finance or credit                                  |
|    |   | Tax relief or deferral                                       |
|    |   | Relief or deferral of credit and loan payments               |
|    |   | Reduction or exemption of rent or equipment rental fees      |
|    |   | Business stimulus package or investments                     |
|    |   | Government subsidies   |
|    |   | Others (please specify)                                      |
| 2  | What would be the most needed support or policies required by your establishment during the COVID-19 pandemic?  | Cash transfer  |
|    |   | Deferral of rent, mortgage or utilities                      |
|    |   | Deferral of credit payments, suspension of interest payments |
|    |   | Access to new credit   |
|    |   | Technical assistance on development of business plans        |
|    |   | Emergency unemployment insurance scheme                      |
|    |   | Tax deferrals  |
|    |   | Loans with subsidized interest rates                         |
|    |   | Fiscal exemptions or reductions                              |
|    |   | Policies for reducing production and operating costs         |
|    |   | Wage subsidies   |
|    |   | Others (please specify)                                      |
| 3  | Since the outbreak of the COVID-19 pandemic, has this establishment received any national or local government measures issued in response to the pandemic?<br><br>(if “yes” go to question 4) | Yes  |
|    |   | No   |
|    |   | Refuse   |
| 4  | Did the support measures involve any of the following?<br>(multiple select)   | Cash transfer  |
|    |   | Deferral of rent, mortgage or utilities                      |
|    |   | Deferral of credit payments, suspension of interest payments |
|    |   | Access to new credit   |

| No | Question   | Option   |
|----|--|--|
|    |  | Technical assistance on development of business plans<br>Emergency unemployment insurance schemes<br>Tax deferrals<br>Loans with subsidized interest rates<br>Fiscal exemptions or reductions<br>Policies for reducing production and operating costs<br>Wage subsidies<br>Others (please specify)                           |
| 5  | Which of the following options best describes the reason why this establishment did not receive any national or local government measures issued in response to the COVID-19 pandemic? | I was not aware of available assistance<br>Too difficult to apply<br>I am not eligible<br>I have applied but not received it<br>Lack of knowledge<br>Others (please specify)   |
| 6  | What type of financial assistance does your establishment require?<br><br>(please select two most important)   | Increasing loan maturity terms<br>Appropriate time to repay loans<br>Diversified credit products<br>Relevant conditions for collaterals<br>Technical assistance on business plan development<br>Assistance on tax accounting<br>Priority for women owned enterprises<br>Reasonable interest rates<br>Others (please specify) |
| 7  | What types of training do you want to receive?<br><br>(please select two most important)   | Training on development of business plan<br>Financial management<br>Legal consulting services<br>Accounting services<br>Financial and taxation consulting services<br>Quality control training<br>Marketing and sales training<br>Others (please specify)  |

## E. Access to financial services, information and markets

| No | Question  | Option  |
|----|---|---|
| 1  | What are the difficulties your establishment is facing in accessing financial services?<br><br>(please select three most difficult ones)                                | No collateral   |
|    |   | High interest rates   |
|    |   | Inappropriate requirements on mortgage                      |
|    |   | Inappropriate loan repayment period                         |
|    |   | No loans guarantee  |
|    |   | Lack of spouse support                                      |
|    |   | Complicated loan application process                        |
|    |   | Lack of knowledge regarding financial resources             |
|    |   | Lack of negotiation skills                                  |
|    |   | Lack of detailed business plan                              |
|    |   | Others (please specify)                                     |
|    |   | Do not know   |
| 2  | What are the difficulties experienced by your establishment when accessing information, knowledge, skills or training?<br><br>(please select three most difficult ones) | Lack of information on new policies                         |
|    |   | Lack administrative and legal procedures                    |
|    |   | Lack information on resources, market and network           |
|    |   | Lack information on support programs                        |
|    |   | High training costs   |
|    |   | Irrelevant training materials                               |
|    |   | Others (please specify)                                     |
|    |   | None  |
| 3  | What are the difficulties experienced by your establishment when accessing markets?   | Lack of access to market information                        |
|    |   | Lack of knowledge about government policies and regulations |
|    |   | Difficulty locating relevant suppliers                      |
|    |   | Others (please specify)                                     |

## ANNEX 2: KEY INFORMANT INTERVIEW CHECKLIST

This survey is completely anonymous and is an informative exercise. The objective of this KII is to obtain information from relative stakeholders to assess the socio-economic vulnerabilities and needs of the Nepali women including returnee migrants affected by the COVID-19 in the province-2. The answer to all the questions is voluntary; if you prefer not to answer any of the questions go to the next. Continue only if you want to participate. We highly appreciate your participation. We assure that your information will be kept strictly confidential and will not be used in any other purpose. Do you provide consent to document, use, archive, and share the information provided for reporting and communication purposes?

### PERSONAL INFORMATION

|  |   |
|--|---|
| Name (optional):   |   |
| Location   | a. District.....b. Palika .....   |
| Age:<br><i>Please tick the age category according to your current age.</i> | a. 16-20<br>b. 21-25<br>c. 26-30<br>d. 31 and above                                     |
| Caste/Ethnicity:   | a) Hill Brahmin b) Chhetri c) Madheshi d) Janajati e) Dalit<br>e) Muslim f) others..... |
| Organization and Position  |   |
| Contact Number   |   |
| Name of the Interviewee  |   |

### LIVELIHOOD AND INCOME GENERATING OPPORTUNITY

- What are the main income and employment sectors have been affected by Covid-19 in this area?

|                                |  |
|--------------------------------|--|
| Manufacturing                  |  |
| Agriculture                    |  |
| Accommodation or food services |  |
| Tourism                        |  |
| Production                     |  |
| Wage and formal employment     |  |
| Security guard                 |  |
| Construction                   |  |
| Trade business                 |  |
| Others (please specify)        |  |

- Which sector currently represents main livelihoods in this area? Which sector is employing more people?
- Which occupation sector show potential for improvements in productivity and income in the area? Why?

- What type of women led enterprises are in the operation? And what types of challenges are they facing?
- What are the main challenge to develop these occupation sectors (Skilled work force, equipment, skill training, access to credit, access to market, etc)
- What skills or trainings do affected communities lack in order to access employment or to develop income generating activities? What skill or competency help to increase in their income?
- What are the challenges that women from marginalized communities and women entrepreneurs face in acquiring new skills?
- Which existing vocational training programs could prepare people with the skills necessary to be competitive in mentioned sectors? Specify titles and TESS name.
- What are some of the existing problems for women micro-entrepreneurs in accessing loans – particularly soft loans, government packages for women/disadvantaged and possible interventions to improve access to loan/credit.
- What are some of the social and cultural barriers of reintegration for the returnee women migrants?

#### **POTENTIAL NEW SECTORS AND TECHNOLOGY**

- What new opportunities for employment and self-employment do you see growing in this area (after Covid-19)?
- Which might be most profitable and sustainable business? Why? for men, women and youth?
- Information on appropriate gender-responsive technologies that could appropriately address the poverty issues in Terai.
- Information on green production-based employment generated enterprises or small businesses for daily wage earners, women and marginalized groups.

#### **INCOME GENERATION AND ACCESS TO RESOURCES**

- Do people in the areas have access to the markets to sell their products and to financial services? What type of financial services are available?
- In case market are not available or partially available, what are the reasons?
- How is the market of women led business or products? What are some of the green technologies that could promote women empowerment and entrepreneurship?
- Who are the key market players (e.g. government, community organizations, development organizations) in your locality and how they are working to develop local market?

#### **INFORMATION ON STAKEHOLDERS**

- Previous and current programs of your local government related to livelihoods for the vulnerable groups (income generating activities, skill training, land access, financial institutions)?
- From the beginning of the Covid-19 pandemic until now, are there any specific projects planned by private sectors, NGO/INGO or government to address the returnee migrant problems? If yes: Which organization? What types of projects? What is the objective? What will be the duration?
- What could be the support for affected communities in term of livelihood and food security?
- What are your recommendations for the improvement of livelihoods opportunities (Wage employment, employment and Self-employment in the area)?

## ANNEX 3: FOCUS GROUP DISCUSSION CHECKLIST

### GENERAL INFORMATION

Target Groups:

Date of Focus Group Discussion:

List of Participants:

| S.N | Name of the Participant | Address | Contact no. |
|-----|-------------------------|---------|-------------|
|     |                         |         |             |
|     |                         |         |             |
|     |                         |         |             |

### GUIDING QUESTIONS

- At present with whom you are living with?

Parents ☐

Brothers/Sisters ☐

Friends ☐

Relatives ☐

- Who has been supporting for your livelihood?

Parents ☐

Brothers/Sisters ☐

Relatives ☐

Own ☐

- Can you make decision of your personal and professional career?
- If no then, with whom you need to consult for making your decision?
- What are the major problem for returnee migrants like you to learn and earn? (General perception of group)?
- What are the three main effects of COVID-19 on you and your business?
- How is the status of employment/income, health of family, education on kids, and mental trauma in your family?
- How are you managing your current livelihood?
- In which business women are affiliated with
- How reverse migration affected girls and women during COVID-19 pandemic?
- What is your plan to overcome from unemployment and pandemic economic crisis?
- Do you need or think, vocational training could be an option to land on job? If yes, How?
- Will you be interested to participate in skills development training of your choices?
- Will you be interested to participate in a skill training? Why or why not? What would be the challenges if you want to do a non-traditional work?
- Are there any cultural barriers that prevent women from doing jobs that are pre-dominated by men? What do you think should be done to break those barriers?
- Do you know if there is any policy for returnee migrants to obtain capacity building programs and employment opportunities? What do you think, the government or development partners do for young women for their employment?
- Please list out 3 most important vocational skills you want to acquire/learn for your livelihood?

- Why do you want to learn particular skills?
  - ☐ Pass leisure time
  - ☐ To start my own enterprise
  - ☐ To get stipend
  - ☐ Suitable timing
  - ☐ Entry requirements
  - ☐ Parents will not allow
  - ☐ Unable to attend training due to schooling
  - ☐ Opportunity cost for attending training
  - ☐ Family wouldn't allow to me to participate in the training
  - ☐ Others
    - Which time and how long duration of training you preferred to attend?
    - What are the major barriers for you to attend training course?
- ☐ Learn skills for own uses
- ☐ To upgrade my existing enterprise
- ☐ To support in my family business
- ☐ Others
  - What are the possible barriers for working? OR if they are employed now what are the challenges they are facing?
- ☐ Unviability of decent work
- ☐ Physical and sexual exploitation at workplace
- ☐ Low pay
- ☐ No security of job
- ☐ Low career growth prospect
- ☐ Lack of hands on practical skills
- ☐ Lack of education
- ☐ Lack of mobility (household chore)
- ☐ Others
  - List out five major professions being performed by the returnee's migrants in your areas;
- ☐ Labor Work
- ☐ Construction
- ☐ Beauty/Health
- ☐ Hospitality
- ☐ Small business
- ☐ Others
  - Will you be interested to participate in the skills training for earning? If yes, then what factors should be considered by the project?
- ☐ Suitable timing
- ☐ Provision of allowances
- ☐ Provision of basic tools
- ☐ Ensure decent working environment
- ☐ Occupations related to the needs of market
- ☐ Provision of accommodation (residential training)
- ☐ Facilitation in job placement
- ☐ Others
  - If you are selected for skill development training course of your choice, will you be able to contribute something (either cash or kind) so as to participate in the training course?
  - What are your future plans? What dreams do you pursue? Do you want to go abroad or be in Nepal?