Exploring Community Ownership, Women’s Empowerment, and Dynamic Partnership Development in Nepal: A Case Study of READ Global and READ Nepal

Prepared by the Lipman Family Prize Fellow Team:

Samantha Alarie-Leca, Jennifer Albinson, Emily Hsiao, & Rabia Qari
The University of Pennsylvania, Wharton School of Business
August 15, 2013
# Table of Contents

INTRODUCTION TO READ GLOBAL ................................................................. 2
COMMUNITY OWNERSHIP AND ENGAGEMENT ....................................... 6
PARTNERSHIPS .................................................................................................. 8
  Figure 2: Partnerships in Action .................................................................. 9
  Figure 3: Members of a Women’s Empowerment Program ......................... 12
  Figure 4: A Women’s Empowerment Group Meeting ................................. 14
LOOKING FORWARD: CHALLENGES AND OPPORTUNITIES ....................... 15
References ....................................................................................................... 18
Appendix A: Research Team and Lipman Family Prize ................................ 19
Appendix B: Research Instruments ............................................................... 20
Appendix C: Supplemental Information on Practical Answers Program ........... 21
Appendix D: Community Library Profiles and Center Map ............................ 22
Appendix E: Testimonials of Women in Women’s Empowerment Programs .... 28
INTRODUCTION TO READ GLOBAL

**Founding and Background**

In 1991, Dr. Antonia Neubauer, founder of travel company Myths and Mountains, was itching to understand what she could do for the countries she and her husband were visiting. She had already sent doctors to the Amazon and put the first Nepali through medical school in the U.S.

One sunny day, she walked up a villager in Junbesi.

“If you could have anything, what would you want?” She asked.

He responded, “I would like a library.”

As a former language teacher and researcher, Dr. Neubauer was inspired. She decided to found Rural Education and Development, better known as READ. From its inception, Dr. Neubauer wanted READ to not only be a library, but also a “catalyst to help villages achieve their educational and economic goals,” (READ Global, 2013). She had heard from a Nepali friend, “you know, you foreigners come and build hospitals, but we’re farmers and you expected us to take care of it...that’s not going to happen.”¹ Thanks to this advice, she embedded aspects of community ownership and sustainability into the READ model from the outset.

Over the twenty-plus years of READ’s existence, the model has evolved greatly. The early libraries, while community-owned and run, tended to focus mostly on book-lending for adults and children. Today’s READ Centers are much more expansive, with sections for Women’s Empowerment, Information Technology, and Early Childhood Development. The READ Nepal staff attributes this evolution to the rise of the Internet, which allowed rural villagers to learn about development activities and programming that could help them overcome local challenges.²

In 2006, READ Nepal received the Access to Learning Award from the Bill and Melinda Gates Foundation (READ Global, 2012). Two years later, READ expanded the model to India and Bhutan with support from the Gates Foundation. READ Global reports that 69 READ Centers have been established to date, reaching 2.0 million people (READ Global, 2013).

**Mission and Values**

READ Global envisions “a world where individuals, families and entire communities have access to the knowledge, resources and opportunities necessary to build more prosperous futures,” (READ Global, 2013). Its operational mission is to mobilize communities to build vibrant community centers, while simultaneously cultivating enterprises that can sustain these centers (READ Global, 2013).

---

¹ Toni Neubauer, Interview, April 9, 2013.
² READ Nepal staff, Interview, May 21, 2013.
**Education and Economic Opportunity in Nepal**

According to the World Bank (2012), over half of Nepal’s 27 million people live on less than two dollars a day, making it one of the poorest nations in the world. Eighty-two percent of the population resides in rural areas, and one-third of the country’s citizens lack access to proper roads and infrastructure, rendering them isolated from much of the country. The adult illiteracy rate is 37%, and rises to 48% when considering only women (READ Global, 2012). Compounding these bleak statistics, Nepal suffers from a weak government that does not provide sufficient resources to communities. In Nepal, the public library system is virtually non-existent, leaving a large void in the education and resources available to a village. Furthermore, Nepal is a land-locked nation whose biggest industry is foreign aid. Founder of READ, Toni Neubauer, identified the desperate need of sustainable development solutions. READ now operates 53 libraries in Nepal, reaching over 1.79 million people (READ Global, 2013).

**READ Global Model**

Before READ partners with a village to build a library, the impetus must first come from the village. READ’s leadership firmly believes that when communities advocate for READ’s partnership (rather than READ approaching them), there are higher levels of community ownership. In India and Bhutan, where READ’s operations are newer, READ first had to build recognition of the program through visits to communities and awareness-building campaigns. In Nepal, where READ has worked for more than 20 years, the organization is well-known. As READ Founder Toni Neubauer explained, “it’s contagious - villages compete to get and maintain libraries.”

READ’s involvement then unfolds in three distinct phases (READ Global, 2011):

**Phase One:**
- The community submits an expression of interest (EOI) to READ
- The community forms the Library Management Committee and basic subcommittees
- The community submits a detailed proposal for the library
- READ conducts a brief pre-feasibility study and decides whether to move forward
- READ conducts a detailed feasibility study, which includes a library design, sustainability plan, and cost estimates
- Final approval is granted from READ Global headquarters
- READ and community stakeholders collaboratively sign a Memorandum of Understanding (MOU)

**Phase Two:**
- READ conducts ongoing social mobilization training
- READ conducts a baseline survey
- The community constructs or renovates the library building

---

3 Toni Neubauer, Interview, April 9, 2013.
4 Darren Hoerner, Interview, April 3, 2013.
5 Toni Neubauer, Interview, April 9, 2013
6 Toni Neubauer, Interview, April 9, 2013.
• Working with READ, the community launches the sustaining enterprise(s)
• Additional subcommittees are formed to encourage community engagement
• The READ Center is inaugurated

Phase Three:
• READ presents the baseline survey results, and works with the LMC and subcommittees to establish demand-based community training programs
• READ facilitates meetings with community stakeholders to develop a three-year strategic plan based on community needs and resources

In order to be successful during the detailed feasibility study in Phase One, a village must agree to donate the land for the library and contribute a minimum of 10-15% of the building costs. In many villages, virtually everyone donates something toward the project, whether it’s a few dollars or an in-kind donation like timber, potatoes, or labor. As Sanjana Shrestha, Country Director for Nepal, explained, “we make sure every household contributes something, even if it is just a handful of rice. They own the process, they feel like they have helped establish it, and they will never let it die.” This high bar for community involvement is “radically innovative” in the community library world, according to Darren Hoerner, program officer at the Bill and Melinda Gates Foundation. As Hoerner elaborated, “READ has a very stringent process by which it will engage community, using the process in a way that engenders buy-in and focuses on sustainability before any brick has been laid.”

In Phase Two, the village must form a Library Management Committee (LMC), which leads the center during and after construction. This committee must be reflective of the local village, with representation from all races, genders, and classes, a level of inclusion that is relatively unique in Nepal. The local Library Management Committee’s membership must also be at least one-third women. When Neubauer first conceived of READ, she focused on libraries because “libraries are for everybody,” as opposed to schools (just for children), hospitals (just for ill people), or other community services. The idea that READ Centers are “for everybody” is reflected in the process of designing and running the center.

After the library is opened, READ and the LMC enter Phase Three of the partnership, which lasts for the next five years. During this phase, READ supports the LMC with cultivating additional microenterprises, developing local partnerships, and monitoring impact (READ Global, 2011). After five years, the LMC assumes full control of the center, relying on READ Nepal only for certain trainings and strategic support.

Each center includes:
• A library section with 3,000 – 5,000 books in both the local language and English

---

7 READ Nepal Staff, Interview, May 23, 2013.
8 Sanjana Shrestha, Interview, March 28, 2013.
9 Darren Hoerner, Interview, April 3, 2013.
10 Darren Hoerner, Interview, April 3, 2013.
11 Toni Neubauer, Interview, April 9, 2013.
● An early childhood development center
● A women’s empowerment center, which is a safe space for women and girls that features relevant literature and educational materials
● Computers with free internet access (where internet connectivity is possible)
● Communications supplies: phone, fax, and photocopiers
● Audiovisual Technology: DVD players, projectors, televisions, and CD players
● A meeting hall for hosting trainings and events

Local Enterprises
One of the most innovative elements of READ Global’s model is the co-development of microenterprises, which financially support and sustain the library. During her treks through Nepal, Neubauer witnessed how international organizations constructed libraries, schools, and hospitals on a charitable model. However, she frequently noticed that these institutions would “thrive for a year and then nobody does anything.” When she founded READ, she was determined to incorporate sustainability as a key part of READ’s model.

READ works with the Library Management Committee to assess the needs of the local community and create a microenterprise that will both be sustainable and fill a real gap in the village. These enterprises vary widely between communities as well as countries, and include:

- Furniture factories
- Storefront rentals
- Ambulance services
- Community radio stations
- Poultry co-ops

The enterprises further underscore the community ownership of the library; from inception and construction, to the ongoing management and funding, the local village truly feels that the library belongs to them. As Neubauer says, “If it’s a good library, it’s got your names on it. If it’s a bad library, it’s got your names on it.”

Impact: The READ Effect
When READ partners with a community, the community does not simply receive access to books. Rather, the READ Center sparks a literacy and economic revolution that can transform an entire community. The organization calls this long-lasting ripple effect the “READ Effect,” (READ Global, 2013). For example, if a woman visits a library for a health camp, she may learn more about the programming that the library offers and decide to attend a livelihood training class, a literacy class, or a program on agricultural techniques or income-generating handicraft projects. From there, she may receive a loan from the women’s co-op to start her own small business. As she becomes financially successful, she may be able to send her children to school for the first time, augmenting their opportunities for future success. Or perhaps her husband, working abroad, will be able to return home and contribute to the small business, now that she has found viable economic

---

12 Toni Neubauer, Interview, April 9, 2013.
13 Toni Neubauer, Interview, April 9, 2013.
opportunities within their home community. READ observes this multi-generational effect again and again in its work. As Tap Raj Pant, the National Program Officer at UNESCO, explained, for READ a “library is not just organized books... It's something you can use to empower your community.”

COMMUNITY OWNERSHIP AND ENGAGEMENT

One of the fundamental reasons for READ's success is the degree of ownership that villagers feel over their libraries. In fact, most READ Centers are independent institutions that view READ Nepal as a partner, not a parent entity. This section will explore the ways in which communities take ownership for their libraries.

Social Mobilization
As previously mentioned, the first step towards opening a library is the creation of a LMC, which is driven specifically by the community, who takes ownership of who would best serve as leaders. To achieve this, the READ Country office works with the community to help determine who will be chosen for the LMC when the library is first established. After that, the selection of LMC members (which changes every year) is done by the community. The LMC then invites local citizens to join subcommittees. At a minimum, there is generally one subcommittee for each planned section of the library, with typical subcommittees including Women’s Empowerment, Early Childhood Development, and Information Communication Technology. The LMC attempts to include as many people as possible on these subcommittees, with a general goal of having 80-100 people involved in the library’s leadership.

Another one of the LMC’s responsibilities is to form the library’s constitution. While READ Nepal provides a template, each library is responsible for independently registering as a nonprofit with the local Nepali government, a process that includes drafting a constitution and by-laws. By engaging in this process, the LMC (rather than READ) sets the vision and procedures the library plans to follow.

Figure 1: Community Collaboration

---

14 Tap Raj Pant, Interview, May 21, 2013.
15 READ Nepal Staff, Interview, May 23, 2013.
16 READ Nepal Staff, Interview, May 23, 2013.
17 READ Nepal Staff, Interview, May 23, 2013.
One of the lessons that READ Nepal has learned in this social mobilization phase is the importance of a broad coalition of support. In a few instances, READ Nepal staff has witnessed a single individual or NGO directly spearheading the library’s development. However, if library decisions are not broadly shared with the community, villagers tend to disengage, mentally assigning full responsibility for the library’s success to that one prominent individual or entity, resulting in lower participation rates in the long run.\textsuperscript{18}

**Community Engagement**

After the formation of the LMC and subcommittees, the LMC works hard to encourage local citizens to contribute to both the construction of the library and library’s use. On the ground, this engagement process can take many shapes:

- Door-to-door visits from LMC members or assigned subcommittee, explaining the library’s programming and encouraging attendance
- Advertising and programming on local radio stations
- Special programming like health camps, which draw people to the library

Sanjana Shrestha, READ Nepal’s Country Director, observes that a village’s location and demographics can influence levels of community engagement during the construction stage. As she explained, “in a rural setting, it is very easy to have a contribution. In semi-urban settings, it is harder to get contributions. In rural areas, people work in unity. In semi-rural areas, people don’t have same sense of community or time to volunteer, as they have other resources available.”\textsuperscript{19}

**Inclusive Leadership**

READ Centers also practice an extremely inclusive style of leadership, such that the full community is truly reflected in the ongoing leadership of the library. The Agyauli Library, in the Chitwan District, has evolved a sophisticated power-sharing arrangement, in which people from different genders, ethnic backgrounds, and political affiliations take turns heading up the LMC and its various subcommittees.\textsuperscript{20} In this way, everyone in the village sees themselves represented in the leadership of the library. Additionally, the libraries often promote people from their literacy classes directly into leadership positions. In doing so, communities also see that even those who were most disempowered – those without the ability to read and write – can change their life trajectories.

\textsuperscript{18} Tina Sciabica, Interview, May 23, 2013.
\textsuperscript{19} Sanjana Shrestha, Interview, March 28, 2013.
\textsuperscript{20} Agyauli LMC, Interview, May 21, 2013.
The following is an example of this kind of inclusive leadership: Upendra Shrestha, Head of Program Funding and Communication at Practical Action, described a rural housewife as the perfect person to lead the Practical Answers programs at each of the libraries. Typically in Nepal, rural housewives are not conceptualized as leaders. But as Shrestha explained, housewives make the most sense for three reasons:

1. Women will feel more comfortable approaching fellow women with questions about reproductive health.
2. Women tend to be more geographically stable, as men are more likely to leave Nepal in search of work abroad.
3. Married women are the most geographically stable, since young women will generally move to their husband’s village when they marry.

**Evidence**

As the Lipman Team visited library sites, they observed evidence of community ownership at every turn. At each library, researchers rarely saw the READ Global or READ Nepal logo, though educational posters covered every wall. Almost all of the materials on the walls, save the Practical Answers posters (which were co-branded by Practical Action and READ Nepal), were created and maintained by the local LMCs for their specific library. At the Agyauli library, READ Global Executive Director Tina Sciabica was pleasantly surprised to discover that the library was in the process of building a three-story addition. The LMC felt it needed more space, so it independently fundraised, and began construction without requesting support from READ Nepal. Perhaps most significantly, in Panauti, the team witnessed the construction site of the first 100% Nepali-funded library. This library, currently several floors of cement beams and rebar, has been completely funded by the Panauti community and the fundraising efforts of the READ Nepal office. When the team visited, both men and women were mixing cement and laying bricks, while children played nearby. It was clearly evident that the entire community felt a sense of pride and responsibility for the library.

Tap Raj Pant, a National Program Officer for UNESCO in Nepal, provided an even stronger anecdote of community ownership. He noted that in the Maoist insurgency of 1996 – 2006, there was no damage to READ libraries. He believes this remarkable outcome is due to the broad levels of community ownership that rural villagers felt for their libraries; because the libraries are truly owned by all the diverse members of the local community (regardless of political affiliation), they were untouched.

**PARTNERSHIPS**

22 Upendra Shrestha, Interview, May 23, 2013.
23 Interview with Tap Raj Pant, May 23, 2013.
Robust partnerships are another critical element of the READ model’s success. Partnerships occur on multiple levels. They are initiated locally by LMC’s and nationally by READ Nepal, and are integral to many of the libraries’ core programs. In fact, the LMC is expected to receive a written commitment from local partners before the construction of the library is even completed. Programs and partnerships ultimately evolve out of the natural needs of the communities – which are self-identified – and the strengths and expertise of local organizations.

**Structure and Organization**

The LMC-initiated partnerships also foster community leadership and ownership. While READ Nepal provides capacity training to LMCs on how to engage community stakeholders, the LMCs are ultimately responsible for establishing most of these partnerships. Members of the Agyauli LMC, for example, identified the following steps in securing a new partnership:

1) Identify needs and potential partners
2) Write letters of interest
3) Meet with potential partners to discuss interests
4) Identify shared resources and sign a MOU
5) Launch programs together through the library

**Figure 2: Partnerships in Action**

During the Lipman field visit, multiple LMC representatives reported high levels of success establishing local partnerships. In many communities, the READ Centers are the largest buildings in the area and the community rooms offer the largest locally available meeting space. Because they offer both physical space and a trusted community platform, many groups are eager to work through READ Centers. Additionally, both parties can easily identify and monitor progress, lending to transparency and building trust between the groups.

Individual READ Centers ultimately establish a wide range of these partnerships, with examples including: local schools and hospitals, District Agricultural and Educational
Offices, international aid organizations, and social enterprises such as d.light solar lamps. As a result of these partnerships, libraries are able to offer health camps, literacy programs, and livelihood skills training such as mushroom farming and beekeeping. Darren Hoerner, READ Global’s program officer at the Gates Foundation, notes that “READ sees itself as the entity that opens up the door for other NGOs to come in and do their work.” He vividly recalled observing a diagram prominently displayed in Jhuwani acknowledging the library’s dozens of community partners, noting, “I use READ Global as an example of how to build effective partnerships when I visit libraries in the US.”

By integrating community partnerships into the libraries’ programmatic structure from the very beginning, READ sets the stage for deep cross-sector impact. From the time the foundation bricks are laid, READ Centers are conceptualized not only as places to get books, but also as hubs for a multitude of services and programs that reflect community needs and celebrate local partnerships. Working collaboratively also avoids an inefficient duplication of programs by multiple entities, and ensures broad-based awareness of essential services.

While the majority of partnerships are locally initiated, each of the communities the Lipman Fellow team spoke with expressed difficulties connecting with international NGOs and other large organizations. In these circumstances, READ country staff are often called upon to act as liaisons.

**Partnership with Practical Action**

In the past several years, READ has also initiated several standardized national partnerships. One such example is with Practical Action, an international NGO based in the UK that works in 40 developing countries. Practical Action envisions “a sustainable world free of poverty and injustice in which technology is used to the benefit of all,” (Practical Action, 2012). In Nepal, the organization aims to help rural Nepalis prepare for natural disasters and climate change, assist farmers to access established markets, and support Nepalis in establishing secure infrastructure (Practical Action, 2012). To forward these goals, Practical Action partnered with READ to implement their Practical Answers program, which began with a pilot in six READ centers. For more information on the Practical Answers program, please reference Appendix B.

According to Practical Action’s Head of Program Funding and Communication, Upendra Shrestha, “READ is a very effective medium and interface to connect with communities. It has been fantastic.” Practical Action selected READ as a partner for “their vast network” both in Nepal and globally (Practical Action, 2012). Thanks to the success of this partnership at the library level, Practical Action plans to grow to twenty centers within the next year, and is considering expansion to India and Bhutan as well.

---

25 Jhuwani library is located in the Chitwan District of Nepal, approximately 6 hours west of Katmandu.
26 Darren Hoerner, Interview, April 3, 2013.
This type of partnership is ideal for READ because it actively increases the communities’ engagement with the library and addresses a library’s core function, which is to create access to knowledge and information. According to Mr. Shrestha, there were over 20,000 inquiries submitted from six sites in the first year of the pilot. These inquiries inform the library LMC of the community’s needs and allow the library to provide relevant programs. The high quality responses provided also help the libraries to build credibility within the community.

The depth of partnerships at each library helps increase the “READ Effect.” Strong partnerships with dynamic programs ensure that the libraries are hubs of community development, contributing to health and prosperity in villages. These partnerships are productive both locally and nationally, as the Practical Answer program illustrates.

**WOMEN’S EMPOWERMENT**

One element of the READ model that fuels both community ownership and partnerships is the focus on female empowerment. READ’s women’s empowerment programs are not only initiated from within the community, but also designed and led completely by women. The Lipman team believes that the intricacy of the programs and the community-specific initiatives aid in the success of READ’s female empowerment programs, which in turn increase the overall success of READ’s model. READ’s unique approach to women’s empowerment has been documented in other scholarly research, most notably by Kristy Martin and Sita Adhikari in a 2008 article for the Journal of International Women’s Studies. According to Martin and Adhikari (2008), women’s engagement in the Agyauli and Jhuwani communities is particularly fascinating for several reasons: the community itself approves both the library and women’s programming, resulting in a space where social change takes place within specific programming and is observed and shared with a larger community audience. This directly counteracts the typical status quo in many of these communities, where women typically do not engage in activities outside the home and are often illiterate. Martin and Adhikari (2008).

**Program Overview**

Although the women’s empowerment program differs from Center to Center, each program typically has four components:

- Leadership Development
- Savings and Loans
- Skills Training
- Gender-Based Violence Awareness and Prevention Education

The leadership development component includes the various subcommittees under the women’s empowerment umbrella, including loans, entrepreneurship, accounting, money trading, and education. Each woman is responsible for co-managing the subcommittee’s initiatives and reporting to the Library Management Committee.

---

Figure 3: Members of a Women’s Empowerment Program

The savings and loans, a cooperative, is a basic microfinance initiative. Small savings groups are established throughout the village and loan requests are made individually within each group.29 The group accepts or rejects the request and sends it as a group to the cooperative at the Center. As many women in rural villages do not own property to offer as collateral – which often prevents them from getting loans from traditional banks – collateral is not a requirement for a loan from the cooperative. However, the cooperative does inspect homes to ensure that the woman can repay the loan. The groups are constructed to provide support and financial advice for each other.30

The skills training section of the library provides a unique advantage for each woman who takes out a loan from the Center cooperative over other savings groups.31 The cooperative hosts regular meetings with all of the smaller groups, during which it asks them what type of training they need, and seeks out trainers in the local market to teach the women.32 For example, the requested mushroom farming training ensured that Dashiya,33 a women’s cooperative member in Jhuwani, was able to successfully grow mushrooms and pay back her loan.34

---

29 Sita Adhikari, Interview, May 23, 2013.
30 Agyauli Women’s Co-op, Interview, May 21, 2013.
32 Agyauli Women’s Co-op, Interview, May 21, 2013.
33 See Appendix D, for more of Dashiya’s story.
34 Jhuwani Women’s Co-op, Interview, May 20, 2013.
Lastly, the gender-based violence education program includes theater initiatives where women teach each other about gender-based violence.  

Need for Women’s Empowerment Programs
In 2010, at the Clinton Global Initiative Annual Meeting, READ made a formal commitment prioritizing women’s empowerment. The following anecdote from Jhuwani library describes the genesis and impact of READ’s current women’s empowerment programming. “Before, we didn’t think the libraries were for us. We thought that libraries were for students and teachers,” a Jhuwani mother stated. This was a prevalent conception in the village. When Jhuwani’s Center was being built, however, its LMC decided to implement programs that would draw women to the library. Sita Adhikari, the President of the Jhuwani women’s cooperative, explained that women “didn’t feel it was a place for them; they did not have nice enough clothes or slippers.” Many women, themselves illiterate, understood libraries to only be a place for well-educated scholars.

At the inception of her Center, to shift women’s perceptions about themselves and the library, Sita formed a subcommittee focusing on women’s leadership. She started a program that ensured that women knew they were valuable and had marketable skills: they knew how to take care of children, milk cows, and keep their families together. In order to encourage women to come to the library, Sita and her subcommittee knocked on the doors of each household in the village, inviting women to visit the library. Each of the subcommittee members were required to take turns being at the library at least once a week so that it would become ‘normal’ for women to be seen at the library. The subcommittee also collaborated with the LMC to secure books in which women would be interested; they acquired books written by female authors and that featured successful women. Every fifteen days, the women came together to discuss their reading.

35 Agyauli Women’s Co-op, Interview, May 21, 2013.
36 Agyauli Women’s Co-op, Interview, May 21, 2013.
37 Jhuwani Women’s Cooperative, Interview, May 20, 2013.
38 Sita Adhikari, Interview, May 23, 2013.
40 Sita Adhikari, Interview, May 23, 2013.
Despite the growing leadership program, the Jhuwani women’s subcommittee realized that many women were still not utilizing the library. They recognized that this leadership program only addressed one social issue in the Jhuwani community; thus, they needed a more integrated solution. This solution came about in a savings and micro-loans cooperative run by women.

The savings and loans cooperative decreased the need for women to travel long distances to deposit and borrow money. It also created opportunities for women to buy land, conduct business, and better educate their children. Almost all of the women in the savings and loans cooperative were able to start new businesses. Additionally, it allowed women to receive remittances from relatives abroad, and even collect interest on their dowries after marriage. Lastly, the cooperative offered a low-interest alternative to other loan-making functions that usually would reject their request for a loan. In turn, the cooperative permitted women to build credit for other loan-making options should they feel compelled. Today, the Jhuwani cooperative is so strong that they are able to make loans of up to 300,000 rupees to community members. This type of women’s cooperative is now run through many of the Centers (READ, 2011).

**Impact**

The impact of READ’s women’s empowerment programs is many-fold. First, the introduction of a banking alternative allows women both economic freedom and empowerment; the women’s cooperatives often serve as an entry point for women to engage with the Center. Because the women’s cooperatives are run through the library concurrently with dynamic livelihood trainings, this increases the success of the enterprises that are launched with the loans, and the loan repayment rate is nearly 100%.

---

41 Sita Adhikari, Interview, May 23, 2013.
42 Jhuwani Women’s Co-op, Interview, May 20, 2013.
43 Agyauli Women’s Co-op, Interview, May 21, 2013.
Thus, running a women’s cooperative through the library catalyzes long-term community-wide economic development.

Second, creating a space for women dramatically increases their quality of life in the village. Providing women’s specific programming ensures a welcoming environment and shifts women’s views about their ability to visit the library. The library offers many other programs that also benefit the women who take part in the women’s programs. Women, many of whom never attended school, participate in the adult literacy programs after joining the co-op. The health camps offered at many Centers give women the opportunity to manage uterine prolapses, a stigmatized condition that is looked down upon in the Nepali community.44

Finally, READ's women’s programs are initiated, designed, and led completely by women in their own communities, providing an opportunity for women to lead their peers while harnessing their newly gained literacy skills. They create a platform for women to find a voice in community decision making, realize their goals for their families, and tap into their own – and their entire community’s – latent capacity. The women’s empowerment programs are an excellent example of the READ effect in action.

LOOKING FORWARD: CHALLENGES AND OPPORTUNITIES

Challenges
READ Nepal is currently experiencing a period of growth and opportunity. As they continue to expand their programs, there are several unique challenges to consider. For example, READ Nepal is still operating in a politically unstable environment. Thus, the LMC structure is designed to counterbalance political polarization. This aim is generally achieved, as evidenced by the fact that no READ libraries were destroyed during the Maoist insurgency: a true testament to the political inclusion of the LMCs. Occasionally, however, LMCs do still become paralyzed by political challenges. While each community establishes their own by-laws, which generally include 2-3 year terms for LMCs, there are no consistent mechanisms to remove LMC members from their posts should the community decide it is appropriate.

Additionally, many of the older, established libraries do not have the same level of programs and resources as the new libraries. This is often due to a lack of infrastructure space for new programs, and is compounded by the fact that establishing multiple community partnerships was not a priority of the earlier READ vision.

As READ builds new libraries, it will have to determine how to continue balancing scarce resources. Currently, READ staff members note that most established libraries still “want regular support but we can’t give it.”45 Determining a clear trajectory towards total library

44 Jhuwani Women’s Co-op, Interview, May 20, 2013.
45 Jhuwani Women’s Co-op, Interview, May 20, 2013.
independence will become important as staff members’ time and resources are stretched further.

While it makes sense for READ to serve as a liaison for nation-wide partnerships with international NGOs (INGOs), local libraries currently lack the capacity to form their own partnerships with INGOs. These relationships are critical for both programming and grants. If Centers could write grant proposals independently, they might be even better positioned to solve their infrastructure problems on their own.

Finally, staff has learned that one sustaining enterprise per community is often not enough, as this can expose a library to unnecessary risks. However, staff members often lack the bandwidth to seed multiple sustaining enterprises. As READ scales its programs, it may need to streamline some of its Phase One processes, including enterprise selection. Executive Director Tina Sciabica hopes that in the future, READ can offer a “menu” of proven enterprise options for communities. This will lessen the initial burden on READ staff and LMC members during this phase, and maintain the necessary element of giving each community a choice of enterprise.

Opportunities and Recommendations
Moving forward, READ has many strengths it can leverage, particularly: 1) A proven ability and method for mobilizing communities; 2) Demonstrated success forming dynamic partnerships; and 3) Successfully creating a safe space for women’s empowerment. There are a variety of ideas for READ Nepal’s future. These suggestions incorporate input from local community members, READ Nepal staff, and READ Global staff.

READ Nepal’s current strategic 5-year plan includes two of these ideas. The organization hopes to build 25 new centers and pass a Library Act through the government of Nepal. The Library Act has two provisions: 1) the village development committee should allocate funds for libraries, and 2) utilities, phone charges, and Internet access should be provided free for libraries. In addition to these ideas, the Lipman Fellow team identified five key areas in which they would like to see READ develop:

1) Modernization of libraries
2) Metrics and Evaluation
3) Increase in scale and inter-library network communication
4) Youth training
5) Increase in public visibility

With regard to the modernization of libraries, both the READ Nepal staff and community members envisioned e-libraries and virtual management systems. The team believes that this could be achieved through tablets and a customized content management application. Currently, there are applications for sales teams to show inventory and make an order directly through the iPad; one of these could easily be modified for the libraries. Additionally, renting the iPads at a low price could ensure the continual update of technology. Lastly, the iPads have long-lasting batteries that can be charged via solar power. Thus, the unreliability of electricity will not hinder the iPads from working.
For metrics and evaluation, the team proposes that the iPad application is utilized. All of the data can be collected and synced live with the backend content management system that READ Nepal can use. Thus, READ Nepal can have live updated information from all of the libraries at all times. Second, the team believes that the metrics and evaluation team can begin research on enterprises in Nepal. This will aid current Executive Director’s vision for creating a ‘menu’ of options for social enterprises.

To increase scale and augment inter-library network communication, the research team also has two suggestions. First, we propose consistent training for the LMCs in grant writing and pursuing INGO partnerships. In doing so, libraries will be able to increase their capacity and READ will be able to direct its efforts to new libraries instead of old ones. Second, the team proposes a monthly newsletter in which libraries can share best practices. The newsletter, which can be used for publicity, can be shared through the Nepal Community Library Association.

Many community members also envisioned more youth vocational training. We believe youth can work in sustaining enterprises and gain experience in the stores. We also propose creating a Youth Council and encouraging youth to participate in the library and in the community through leadership training.

Lastly, but perhaps most importantly, READ’s biggest challenge is public visibility. While READ’s model and impact are exceptionally strong, it cannot grow without large scale global awareness. We propose community engagement in social media, particularly as part of an ICT class. Students could blog, post photos, or write comments utilizing a number of user friendly social media platforms, such as Facebook and Twitter. Additionally, we feel that there could be an “intern” or “youth representative” from active communities who could be in charge of updating social media or pushing for press. Lastly, we believe that READ should be more aggressive in local, national, and international media.

In Nepal, the Lipman team observed the READ Effect in action. We witnessed firsthand how the READ model is impactful, scalable, and transferable. The built-in sustainability of the revenue generating enterprises cultivates the long-term financial viability of the libraries. READ’s core strengths of community engagement, partnerships, and women’s empowerment generate rural prosperity. Continuing to harness these strengths while engaging and training new generations of community leaders, and taking on new challenges, will ensure READ’s continued global impact.
References


Appendix A: Research Team and Lipman Family Prize

Samantha Alari-Leca is a MS candidate at the School of Social Policy and Practice from Johnston, RI. A Notre Dame graduate, she previously worked as a National Service Volunteer with Americorps. Upon graduation, Samantha hopes to work in fundraising and development with local nonprofits. She serves as a Graduate Associate at Fischer-Hassenfeld College house, and is involved with Habitat for Humanity and the Ride for Homes Committee.

Jennifer Albinson is a 2014 Wharton MBA candidate and a Prize Fellow Coordinator from Washington, DC. A graduate of Princeton University, she worked as a Kindergarten teacher before attending Wharton. After graduation, Jennifer hopes to work in education management. In addition to her role as a Lipman Prize Fellow, she also serves as the Director of the Social Impact Club, an IT representative of Cluster 3, and works with the Wharton Community Consultants, the Cotapaxi Leadership Venture, and executive coaching.

Emily Hsiao is a 2013 Wharton Undergraduate candidate from Ann Arbor, MI pursuing studies in the Huntsman Program in International Studies and Business. Upon graduation, Emily will work in management consulting at Bain & Company. In addition to her work as a Lipman Prize Fellow, Emily is involved with the Rotary Club of Philadelphia and the Alpha Phi Omega Service Fraternity.

Rabia Sarwar Qari is a 2013 Wharton MBA candidate from New York. She pursued her undergraduate degree from Barnard College, Columbia University, and previously worked in consulting. She acts as an Admissions Fellow, and is a member of the Social Impact Club, the Technology Club, and the Boxing Club.

The inaugural Barry & Marie Lipman Family Prize was awarded in April 2012. Administered by the University of Pennsylvania housed at the Wharton School, this annual global prize celebrates leadership and innovation among organizations creating positive social impact. Prize finalists are selected based on their proven impact and valuable, transferable elements found in their model. To meet its educational mission, the Prize also engages student fellows from various schools at Penn in the prize selection process, supporting them with a curriculum designed to hone their technical skills and support their leadership development.
Appendix B: Research Instruments

**Interview guide for Nepal Country Staff**

<table>
<thead>
<tr>
<th>Question</th>
<th>Follow Up 1</th>
<th>Follow Up 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Can you explain READ Nepal’s mission to us?</td>
<td>How does it accomplish this mission?</td>
<td></td>
</tr>
<tr>
<td>2. How did you decide to work for READ Nepal?</td>
<td>How many different centers and different roles have you worked in?</td>
<td>What makes you stay at Read Nepal?</td>
</tr>
<tr>
<td>3. In your opinion, which centers in Nepal stand out as having the greatest impact?</td>
<td>Define impact?</td>
<td></td>
</tr>
<tr>
<td>4. What elements do you think cause this impact?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Can you give examples of Centers whose impact has not been as significant?</td>
<td>What elements are missing?</td>
<td>Why?</td>
</tr>
<tr>
<td>6. How do Centers establish community partnerships that provide programs?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Can you give examples of how communities take ownership for their centers?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Is there anything else that you think would be helpful to us as we explore READ Global?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. How do READ Centers reach women in the communities and change women’s lives?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Interview guide for Gates Foundation**

<table>
<thead>
<tr>
<th>Question</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Why community libraries? What drew you to this aspect of international development?</td>
</tr>
<tr>
<td>2. Who are the major players in this space that are most similar to READ?</td>
</tr>
<tr>
<td>3. What do you think is most innovative about READ?</td>
</tr>
<tr>
<td>4. What are the unique challenges in Nepal around building community libraries?</td>
</tr>
<tr>
<td>5. How do you see ownership and partnership in READ versus other organizations?</td>
</tr>
<tr>
<td>6. What metrics does the Gates Foundation use to measure READ’s impact? How is this similar or different to how it evaluates similar organizations?</td>
</tr>
</tbody>
</table>
Appendix C: Supplemental Information on Practical Answers Program

The Practical Answers program is a need-based knowledge service, which uses multiple media to disseminate information and knowledge in rural communities. Locally appointed social mobilizers appointed by the library go door-to-door collecting inquiries about pressing topics such as reproductive health, agriculture, or legal rights. Additionally, several READ libraries also installed inquiry boxes, “providing an entry point for technical inquiries.” Community members can then anonymously submit questions of any nature in these boxes. Library staff reviews the inquiries and data from the door-to-door surveys to identify the community’s most pressing needs. They respond to inquiries they have the expertise to address, and those they cannot answer are directed to Practical Action and their consulting experts. READ and Practical Action work collaboratively to identify the best way to disseminate information. Past examples include a training video produced by Practical Action on how to create mineral blocks for agricultural animals and posters describing lung cancer produced by READ.

---

46 Interview with Upendra Shrestha, May 23, 2013.
Appendix D: Community Library Profiles and Center Map

READ Centers in Nepal

Profile: Jhuwani Community Library and Resource Center

Overview
The Jhuwani Community Library and Resource Center was built in 2002.47 Funding was derived from READ Nepal, the local community, and local CBOs. On average, 40 users visit the library daily. 629 students are beneficiaries of the outreach to school projects. The library's services include: education (both literacy and livelihood skills), health camps, a women's cooperative, and ICT. They also have a Practical Answers program, which collects inquiries from community members about agriculture, livestock, health, reproductive health, and gender issues and law, and provides answers regularly.48 There are five microenterprises that help fund the Jhuwani Community Library and Resource Center: an ambulance service, a cell tower, a power generator for rent, a honey-making machine, and 2 rentable guest rooms.49

Community Ownership
Community ownership is very present in the Jhuwani Community Library and Resource Center and is one of the center's top three strengths, according to the READ Nepal staff.50 The Jhuwani Library Management Committee has 17 members, each elected through a democratic voting process every three years.51 The committee also conducts various levels of outreach, including promoting programs about the library on the local radio, encouraging household members to use the technology center to Skype relatives abroad, and running health camps. Ideas for programs conducted by the Jhuwani Community Library and Resource Center are derived from town hall meetings that are conducted in the library every 6 months.52 In these meetings, members of the community are invited to discuss issues they feel need to be addressed and the Library Management Committee creates programs accordingly. The research team observed the direct impact of this by witnessing the construction of a weatherboard.53 The weatherboard is a weekly forecast

47 READ Global Library Profile 2011.
48 Site Visit, May 20, 2013.
49 Ibid.
50 Interview with READ Nepal Staff, May 23, 2013.
51 Interview with Jhuwani LMC, May 20, 2013.
52 Interview with READ Nepal Staff, May 23, 2013.
53 Site Visit, May 20, 2013.
updated regularly and posted throughout the village. As a primarily agriculture-based economy, the need to know the weather is imperative for economic livelihoods.

**Partnerships**

Jhuwani has partnerships at three levels.\(^{54}\) At the top level, they have “core partners,” partners such as READ Nepal. Following that, they have “simple partners,” otherwise known as partners who may provide assistance for a singular program. Lastly, they have “irregular partners,” or those who may partner for just one event. Their partnerships can begin in three different ways: the partner may approach Jhuwani, Jhuwani may approach the partner, or READ Nepal may introduce the two organizations.\(^{55}\)

**Women’s Cooperative**

Jhuwani’s women’s cooperative is also one of the hallmarks of their Community Library and Resource Center.\(^{56}\) One reason for this is that it was the first and longest running women’s cooperative. The cooperative started with 2000 rupees; now the total savings is over $100,000 USD.\(^{57}\) Originally, the group began with 12 women. It has now expanded to include more than 60 subgroups around the village, and they have a 100% loan repayment history.

One unique factor in the Jhuwani’s women’s cooperative is its program on International Women’s Day. On International Women’s Day, they hold a speech competition where 16 women give speeches, sharing their life stories with others. This not only fuels female empowerment, but also provides a platform for anti-gender-based violence advocacy.

**Opportunities for Improvement**

While Jhuwani has successfully created a large-scale Center, the Lipman Fellow team believes that there are still opportunities for improvement. Primarily, the Center could work towards further digitalizing and modernizing the library. This could take the form of creating digitized content, implementing digital data collection, and utilizing digital inventory check-in and check-out.\(^{58}\) Secondly, the library could administer vocational training for students in the local community to allow them to gain practical skills as they complete their formal education. This could be achieved by encouraging students to work in the library or in the sustainable enterprises.\(^{59}\) Lastly, they could build capacity of the LMC for creating partnerships with international NGOs, since the process and language are unfamiliar to them, making it difficult to cultivate these partnerships.\(^{60}\)

---

\(^{54}\) Interview with Jhuwani, May 20, 2013.

\(^{55}\) Interview with READ Nepal Staff, May 23, 2013.

\(^{56}\) Ibid.

\(^{57}\) Interview with Jhuwani Women’s Co-op, May 20, 2013.

\(^{58}\) Interview with READ Nepal Staff, May 23, 2013.

\(^{59}\) Interview with Jhuwani LMC, May 20, 2013.

\(^{60}\) Interview with Jhuwani LMC, May 20, 2013.
Profile: Agyauli Community Library and Resource Center

Overview
The Agyauli library opened in 2000 in Nawalparasi, Nepal, in an area where the literacy rate is only 53%. The Agyauli library receives an average of 30 visitors each day, who frequent Agyauli’s many sections, including the English and Nepali libraries, the Children’s section, the Women’s Empowerment section, the A/V and ICT areas, and the Sports and Music sections. To date, over 400 children have benefitted from Agyauli’s Early Childhood Development classes and more than 1,000 women have participated in literacy classes. One man, when discussing the impact of the library on his life, explained: “before the library, I used to play cards and sleep all day. Now I grow mushrooms and I am a leader in the community.” Agyauli is sustained through a series of 10 storefront rentals outside the library. It is also building an addition, which will include a seminar room that the library will rent out to other local organizations and families.

Community Ownership
The Agyauli library takes great pride in its high levels of community ownership and engagement. As the LMC president explained, “We work as volunteers. We take tea, no more than that.” Agyauli is building an addition to the library completely independent of READ Global and READ Nepal funding, seeking donations from the community (particularly in honor or memory of family members) and squeezing extra money from their sustaining enterprise. Citizens of the local villages feel particularly proud of their library. One woman explained to us that she is a “lifetime member” of the library, while others indicated how they use the library’s suggestion box to make requests for services and programming.

Partnerships
Agyauli has a diverse range of partners, including the Village Development Committee, the District Offices for Education, Agriculture, and Livelihood, community forest groups, and local social workers. The Agyauli LMC explained that they easily partner with local NGOs, who implicitly trust the library because they can see its good work; however, they rely on READ Nepal to broker relations with national and international NGOs.

Women’s Cooperative
Agyauli has an active women’s cooperative with over 400 members. Women at Agyauli effusively discussed the ways in which the library had transformed their lives; many of their individual stories are described in Appendix E. The transformational services they received ranged from classes on literacy, to cucumber cultivation training, to a loan to start a banana stand. As one woman explained, “before I came to the library, I didn’t know my
letters or my numbers. Not even 1, 2, 3 or A, B, C, D. But the literacy training has totally changed my life, from dark to light.”69 Women also explained the cascade effect that one class can have. As one woman told us, “I started coming to the library for literacy training. Then I stayed for mobile phone training and then vegetable-growing training.”70 Many women take advantage of the savings cooperative, which offers much lower interest rates than local banks or landlords.71 Graduates of the classes at Agyauli have gone on to assume leadership roles within the library. The literacy teacher, for example, participated in education training at Agyauli before realizing she herself was qualified to be a teacher. She told the Lipman Family Prize team: “one lady can teach others. I feel proud to be the teacher of mothers and grandmothers.”72

**Opportunities for Improvement**

While the Agyauli library is a thriving community institution, its leadership always sees opportunities for improvement. They previously identified the shortcomings of their infrastructure and are building the multi-story addition as a result. Additionally, they recognize that they have a somewhat restricted capacity for fundraising through grant-writing, as they have limited English language skills. Finally, they recognize that they would like to modernize their library, particularly through better use of technology in both the ICT and books sections.73

**Profile: Deurali Community Library Resource Center**

**Overview**

The Deurali Community Library and Resource Center was built in 2011. Funding for the library was provided by READ Nepal, the local community, and a grant by the Norwegian Agency for Development Cooperation (NAAL/NORAD) as part of the MEDICT project.74 It is a satellite library of the Agyauli Community Library and Resource Center, and Agyauli provides technical, but not financial, support. Deurali has a unique sustainable enterprise: a 7.5 acre turmeric farm.75 Perhaps, the most outstanding characteristic of Deurali library is its tremendous success in building a local culture of literacy. Together, the community set the ambitious goal of achieving 100% literacy in Baluwa Village of Ward No 5, a goal which they achieved in December 2012.

**Community Ownership**

Community ownership is very present in the Deurali Community Library and Resource Center.76 It currently has a total of 54 volunteers working across nine subcommittees including:

- Education
- Youth and Health

---

69 Interview with Agyauli Women’s Cooperative, May 21, 2013.
70 Ibid.
71 Ibid.
72 Ibid.
73 Interview with Agyauli LMC, May 21, 2013.
74 Library Profile 2011.
75 Site Visit, May 20, 2013.
76 Interview with READ Nepal Staff, May 23, 2013.
• Sustainable Enterprise
• Women
• Public Relations
• Internet and Communications Technology
• Infrastructure Expansions

The LMC’s ability to collectively set and achieve goals demonstrates this strong sense of community ownership. When the LMC is considering a new program, the members go door-to-door and to assess needs and interests. For example, for their planned building addition, they have set the goal of having one member of each of the local 2,000 households become a contributing member of the library.77

**Partnerships**

Though it is technically a satellite center, Deurali approaches local partners independently of Agyauli.78 Deurali considers its major partners to be the MEDICT project, as well as READ Nepal, and the Agyauli Library. One member of the Deurali LMC fondly described the connection to Agyauli as a somewhat familial relationship, joking that “Agyauli is like a parent. If we have problems, we ask them for help.”79 Yet, like any child, Deurali nonetheless maintains its unique identity and independence.

**Women’s Empowerment**

As the team sat outside the Deurali library, interviewing LMC members, over twenty women slowly gathered around the meeting place. They were all visiting the library to participate in various programs that day and eventually made their way to the researcher’s gathering, excited to share the transformative role the library played in their lives.

Many women described a tremendous sense of gratitude and debt towards the library for the services it offered their children. In addition to the highly successful literacy programs, the mothers also praised Deurali’s ITC ICT center, which connects family members across continents. One elderly woman boasted proudly that she used Skype to stay in touch with her children and grandchildren living abroad.80

Deurali also has a very active women’s cooperative with around 200 participants. The cooperative formed several years ago, when one woman decided to assume a much larger leadership role in her community. This woman was originally part of a woman’s cooperative in a distant and inaccessible community. Observing the positive impact of this co-op, she helped launch a co-op through the new satellite library, allowing women in her own community to access the transformative power of collective saving.81

---

77 Interview with Deurali LMC, May 21, 2013.
78 Interview with READ Nepal Staff, May 23, 2013.
79 Interview with Agyauli LMC, May 21, 2013.
80 Interview with Deurali Women’s Co-op, May 21, 2013.
81 Ibid.
Opportunities for Improvement

While Deurali has experienced some tremendous success, there are also areas for future improvement. One clear area is the limited space and infrastructure. Deurali was the smallest library that the Fellow team visited, with very small rooms, and only 2,000 books. The Deurali LMC is already working to expand the building so as to increase the sections they can offer. Additionally, given their success reaching 100% literacy in one village, READ Nepal staff shared their hope that the Deurali community members will continue to set similar ambitious goals for the other villages they serve. Finally, the READ Nepal staff shared a desire for Deurali to diversify its sustainable enterprises, so it can have a more dependable source of income without over-relying on the turmeric farm.82

---

82 Interview with READ Nepal Staff, May 23, 2013.
Appendix E: Testimonials of Women in Women’s Empowerment Programs

Sita Rimal, Jhuwani Community Library
Sita Rimal suffered from uterine prolapsed, a condition that was hushed in her community due to the stigma associated with it. While this condition is common among females, her family was unwilling to pay for treatment. She suffered in silence from discomfort and pain. Three months ago, the Jhuwani Community Library and Resource Center held a health camp at the library, which included a free checkup. After she received her check-up, the doctor advised her to receive treatment. The library, in turn, funded her operation. They paid for a doctor to come from a private hospital from out of town and paid for her to have the operation in the local hospital. She no longer suffers from discomfort and pain.

Bhagawoti Bidari, Jhuwani Community Library
Bhagawoti Bidari was seven years old when she was arranged to be married. At fifteen, she had her first child. Because of her early childhood marriage, she was unable to attend school and never got the chance to read and write. Though illiterate, she always yearned to attend school. Now that she has taken literacy classes, she can read and write. She frequently borrows books detailing success stories, particularly those of successful women. She has even become the leader of a separate savings and loans cooperative. She is very proud of the library because she has a new life: she can read and write, she thinks differently, and she is a successful leader.

Dashiya Chudhari, Jhuwani Community Library
Dashiya and her husband were barely surviving on his meager income. Without two rupees to spend or save, Dashiya felt unsure of her future. She borrowed money from the cooperative and used it to send her husband abroad. They hoped he would find work, and thus be able to send money back home. Sadly, this plan did not work out as expected; he was unable to remit the necessary money home to his family. Dashiya then turned to the women’s cooperative for further assistance, but this time she also turned to the library for additional support. The library was offering capacity building training in agricultural practices.

Using her new loan, she opened mushroom, poultry, and fish farms. She invested an initial 5000 rupees in her mushroom farm and earned 25000 rupees from mushroom sales that year. Soon she was earning 10 times her husband’s income, and he was able to return to Nepal. A true entrepreneur, Dashiya later borrowed another business loan to expand her farms, and she has already paid that loan back in full.

Thanks to the joint support of library training programs and the women’s cooperative loans, she now enjoys a dramatically improved quality of life. She is most excited that, given her increased income, she can afford to send her daughter to school.

—

83 A uterine prolapse occurs when pelvic floor muscles and ligaments stretch and weaken, providing inadequate support for the uterus. The uterus then slips down into or protrudes out of the vagina (Mayo Clinic, 2013). For more information, see http://www.mayoclinic.com/health/uterine-prolapse/DS00700.
Anonymous, Agyauli Community Library

As a single mother, this Agyauli native struggled to send her children to school. She had once attempted to start a business; she borrowed a loan from elsewhere but lost the investment. In the Agyauli cooperative, she was able to not only receive a loan but learned how to farm vegetables. By selling the vegetables she cultivated, she paid back her loan and is currently earning money. For example, she borrowed 40,000 rupees and earned 50,000 rupees through her cucumber crop. She believes she would have made much more had it not been for the excessive rain this past year. She says, “The library is like my parents; it teaches me many things.”

Chuna, Agyauli Community Library

Growing up, Chuna did not go to school because she was “the daughter of the family.” When her husband left for India to work, he sent letters back to her. However, she could not read the letters. She had to ask others to read them for her and it was difficult for her to find people to read the letters. Additionally, Chuna suffered emotional and physical abuse at the hands of her in-laws and other community members because she was pretty. Her neighbors believed she would steal their husbands.

One incident that she will never forget is her experience at the hospital when her mother had been sick. She had taken her mother to the hospital and could not find her mother after she had left for a short period of time. After she asked what room her mother was in, the doctor told her. However, she could not read the numbers or words on the room doors. She wandered around the hospital all day going from room to room until she finally found her mother. The next day, she went back to the hospital and could not find the room again. When she asked the doctor for help, the doctor forced her to check-in one more time because she had been at the hospital the day before. By the time she had checked in and come back to see the doctor, the doctor had left for the night.

When the library started providing literacy classes, Chuna wanted to join. However, her family did not approve and forbid her from attending. They asked, “Why would you need that?” Finally, the library approached her and invited her to come to the library. She joined 2 years ago and entered the literacy program. Now, she is going to be on the school management committee and even attends a special course for housewives at the a local school. Her life has changed completely. Her community respects her and she is no longer abused. She can write both Nepali and even some English.

Anonymous, Agyauli Community Library

Prior to joining the cooperative, this Agyauli native did not know how to count. She could not send her children to school. Upon joining the cooperative, she borrowed 30,000 rupees for banana farming. She set up a fruit shop and starting selling fruit. However, because she could not add, she had to separate bananas on the ground and count one by one. As a result, she decided to attend the literacy class at the library. Now, she can add bunches of bananas by counting by tens or adding numbers. She indicates that she could not have received the money from her landlord to borrow because he did not trust her to pay him back. Now that she makes money, she is credible for other opportunities as well.