



# **Patterns and dynamics of bonded labour, child labour and child marriage in the Nepali Eastern Terai: Findings from life story analysis**

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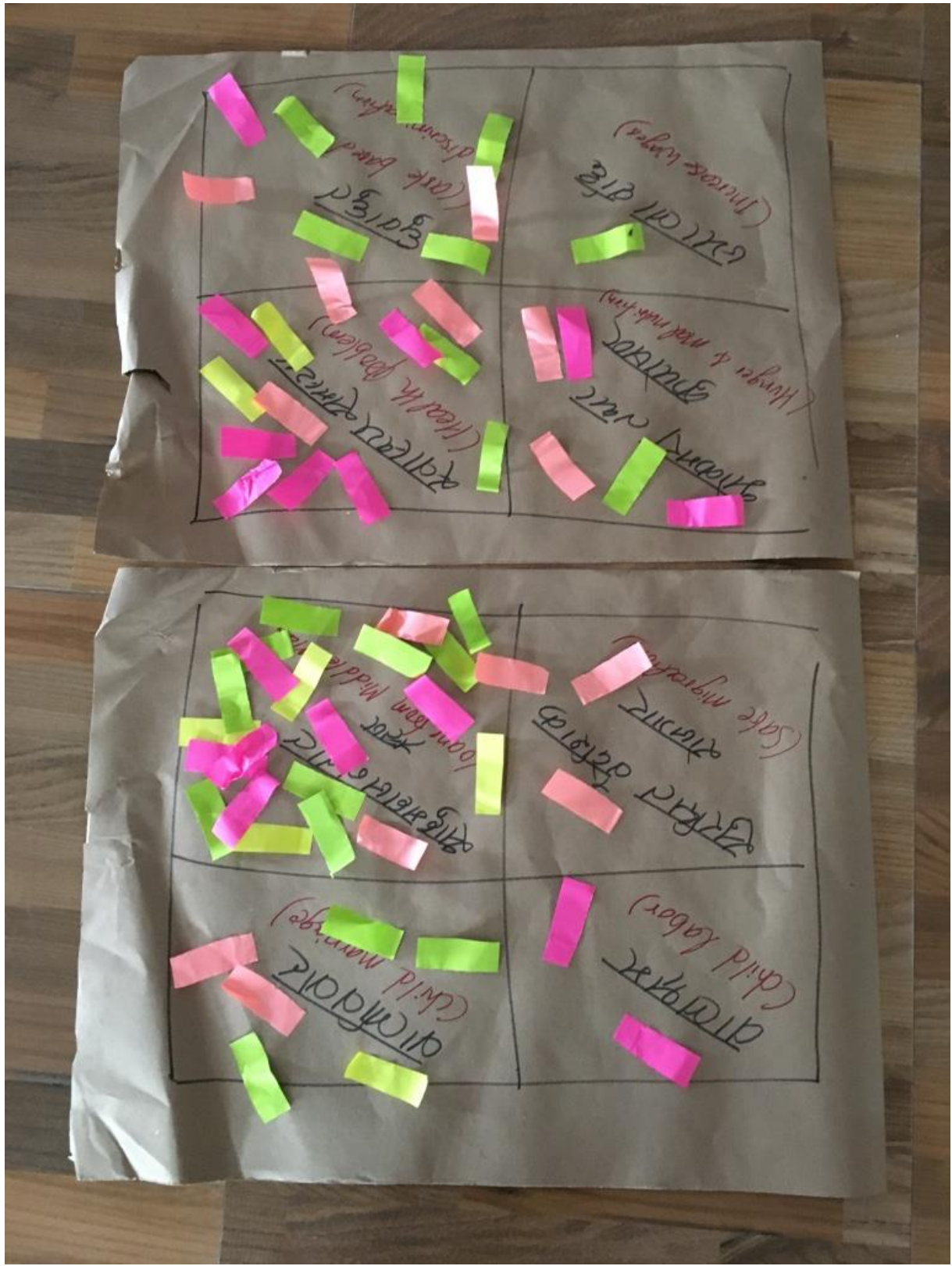
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*NB: All life stories are coded*

*I did not have a citizenship certificate. I used to give my earnings to my maternal uncle to buy land but later he did not handover the land to me. His son demanded the property as inherited property. To fight this in court, I took Rs. 150,000 (in three instalments) as a loan with the local landlord at an interest rate of Rs 3 per month. I could not pay back that loan by pulling a rickshaw so I started to serve this landlord as a bonded labourer. (TSWO-KB-02)*

*A dowry is compulsory to ensure a daughter's marriage into a good family. As I did not have enough property, I took Rs. 100,000 in loans at an interest rate of Rs. 3 per month. My income from rickshaw pulling was not sufficient to pay back the loan so I decided to send my son to the Gulf, taking a loan of Rs. 115,000 with the same landlord. My son did not earn the expected money in the Gulf to pay back the loan. So, I was compelled to serve the landlord as a bonded labourer. (TSWO-KB-06)*

*I have no other skill except working in agriculture because we have been working as Harawah-Charwah<sup>1</sup> from generation to generation. My husband is neither educated nor skilled so it was difficult to send him anywhere for employment. I have two small children. We can do labour at a daily wage of 4-5 Kg rice a day but this is only available for one season. This isn't sufficient - only covering meals – and leaving us unable to manage clothes and medicine. In this condition, we could not think about land for building a house. (JDS-DR-11)*

## **Introduction**

This is a report of the analysis of multiple life stories collected across the Freedom Fund slavery and bonded labour hotspot in the Eastern Terai of Nepal. Life stories were analysed by NGO fieldwork staff and community representatives at the Collective Story Analysis workshop held 5-9<sup>th</sup> March 2017. Where appropriate we add reinforcing material from the scoping study, which took place in February 2016. We outline the major findings and key system dynamics that emerged.

The life story collection and analysis process is the first of three research components in the IDS research on the Freedom Fund slavery and bonded labour hotspots. Alongside the life story work a parallel participatory statistics process has been carried out. These two components will generate action research groups, which will collect further data, generate solutions and test these in community, NGO and policy domains.

The life story collection and analysis method used for this research is a systematic approach to understanding the context in which Freedom Fund partners are working but it does not allow us to generalise beyond these participating communities, which have generally been selected because local civil society organisations believe that workers and their families in these areas are in greatest need. The prevalence data in these areas have been examined in another, separate and linked study.<sup>2</sup> It does not allow us to make inferences about the overall conditions in the industry, though it does show the severity of problems occurring in these selected areas. All real names in this document have been replaced by codes that will be pseudonyms in the final report.

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<sup>1</sup> In Maithili, CHarwa denotes a landless person who grazes cattle. Harwa denotes a landless person who works on other people's land. Both terms have connotations with bondage

<sup>2</sup> Pauline Oosterhoff, Bishnu Prasad Sharma, Danny Burns 2017 Participatory statistics to measure prevalence in bonded labour hotspots in Nepal: Report on findings of the baseline study

## The life story methodology

Life stories provide evidence, which allows peer researchers to build a comprehensive picture of how people perceive their lives and the options they have had in the context of slavery and child labour in the Eastern Terai of Nepal. They do not depict every aspect of a person's life, but rather important episodes and transitions in their lives that they want to talk about. They give insight into the ways people talk about and categorize the different types and forms of slavery. The life story method is used because it enables us to see the different causes and consequences of factors that lead to slavery or perpetuate slavery during the life of an individual. It also allows the participant to initiate topics and talk about the things that are important to them rather than be guided by issues that are either explicit or implicit in researchers' pre-constructed questions. The aim of collecting life stories and analysing them collectively is to:

- Enable community and NGO researchers to arrive at a collective understanding of contemporary slavery and bonded labour issues in this hotspot in Nepal.
- Inform areas and issues that will be explored in the Action Research.
- Reflect on how the individual NGO programmes can most effectively respond to the issues and dynamics identified and how the whole programme can meet the needs identified.
- Identify possible gaps and reflect on if and how these might be addressed.
- Stimulate and inspire NGOs about how to make their programmes and the hotspot approach more effective and relevant and informed by the communities they serve.

The stories were NOT collected for advocacy purposes, to generate money from donors or for legal action. They were designed to enable people to tell their story, as they understood it, highlighting the things that they saw as important. The purpose of the stories is for local people and NGOs working on slavery to understand the dynamics that are driving slavery. We are also exploring ways in which the stories might be translated, anonymised and made available for wider work on slavery.

## Life story collection

A minimum of five stories were collected in each village to give enough data to indicate patterns in that village. We estimated one story to take between 30 to 60 minutes to collect. Following a methodological training, field level NGO staff collected life stories in their project areas

Each NGO was asked to collect 11 stories in two villages; 22 stories for each of the seven NGOs. These were recorded as notes and written up as full stories. We proposed that most but not all stories should come from the people directly affected by slavery in a household. Of 11 stories per village:

- 7 should come from people directly affected (people in slavery or their families);
- 2 who had not been in slavery with the same socio-economic and caste profile as the 7 who went into slavery
- 2 people who can provide a broad profile and are significant in the community (eg: teacher; PRI member)

A protocol for the safe storage and coding of stories was developed to ensure that the individuals remained anonymous. Quotes in this document have been anonymised. Five NGOs (TSWO, UDS, CDF, DSAM and CIC) collected 22 stories each and two NGOs (BIDC and JDS) collected 23 stories each. By the end of the process, 156 stories were collected and the overall demographic profiles and characteristics of the stories collected by all NGOs was close to the planned sample.

## Limitations of the method

In addition to these sample biases, we should note the following limitations of the method:

- The NGO field coordinators have been working with the bonded labourers in these villages. This could have changed people's perspectives on their lives. It could also introduce a "project bias" in which people give answers based on their ideas on how this might translate into project related benefits
- The sample is slightly biased towards women. This is in part because of the number of young men who have migrated to the Gulf.
- Local NGO field staff collected all the stories even though there was an even split between NGO field staff and bonded labourers for the analysis.
- The method provides a perspective on the root causes of slavery primarily by the people directly affected, which is a unique perspective amongst others on this topic. A qualitative in-depth analysis of each of these stories by social scientists could show additional themes or relationships.
- We were asked by Freedom Fund to limit the amount of stories that were collected by each NGO. In the North India and South India Hotspots 300 stories were collected. Half of this number was collected in Nepal. There were two reasons for this. Firstly, Freedom Fund wanted to limit the workload for NGO's because they were small NGOs with relatively low capacity. Also, because of the earthquake; political unrest with India and various strikes and festivals the work in Nepal started around a year late. This meant that staff had more work in addition to the original workload under more difficult circumstances as staff were also affected by the earthquake affected area. Also in order to ensure that a base and endline survey on prevalence using participatory statistics could be repeated within the time frame of the project the prevalence work had to be sequenced before the story analysis (unlike in India where the prevalence was informed by the stories). This is because earthquakes and political unrest delayed the process and to enable the endline to be achieved with the appropriate gap following the baseline the baseline could not wait for the narrative analysis. The same level of representativeness was not required for this life story process and this story analysis serves both to triangulate the statistical analysis and to show how and why the issues uncovered play out in people's lives.

## Life story collective analysis process

For the analysis of the stories, we invited NGO and community representatives to come to a workshop. Each NGO came with two staff members and two community representatives. In total, there were 14 community members and 19 NGO workers - most of whom were field staff. Eight of the participants were under 18. Participants were divided into pairs. Pairs comprised one local NGO field worker and one community member – each from different NGOs.

Each pair was asked to read a story. If necessary, the literate member of the pair read the story to the non-literate person. They then discussed what was important in the story and explored why that was important. After doing this they were asked to write on coloured sticky notes the two things that they thought were most important about the story (two key messages or learnings that could be discerned from the story). They were also asked to put on a different coloured sticky note what they considered as the major causal factors.

These were then clustered and the most important issues were identified alongside relative frequencies within the stories. Each story was assigned a code; which participants wrote on a post-it that was on the wall around the themes they identified. This allowed us to trace all of the stories for each cluster. This clustering of stories revealed patterns and clusters of themes that emerged from the analysis.



## Findings

The stories from Nepal show a complicated pattern that relates to modern day slavery. While most people who are bonded in the Terai of Nepal are agricultural bonded labourers, we also need to take into account three other categories. The first is child labour; the second is child marriage, and the third relates to people – mostly young men – who find themselves involved in risky migration, which might lead to them entering new forms of slavery in the Gulf.

## Loans

73 out of 100 stories explicitly showed a link between loans and bonded labour. 39 out of 100 stories made a link between poor health and loans. A significant link was identified between loans and travel abroad. There were a small number of stories which related to getting ill when going abroad. Low wages and poverty lead to malnutrition that in turn lead people to get ill. Similarly, poverty leads to very heavy workloads and hazardous working conditions that lead to ill health. Another re-enforcing cycle is that when illness leads to death single-headed households become even poorer and more vulnerable to health crises. 36 stories linked loans to marriage – for both dowry and marriage costs. 22 loans identified in the stories were for migration.

### Examples from life stories of links between loans and bonded labour:

*Due to hard work in the landlord's home my father had health problems and died early (but I do not know his actual age). I took Rs. 60,000 for the funeral without written papers. In order to pay the loan I also started to work for the same landlord. (TSWO-KB-08)*

*The landlord only provided me with 2 katha of land to grow and survive even though I was ploughing in 2 bigha (40 katha) of his land. The agriculture products of 2 katha last only 2 months. Therefore, I had only one option - to take a loan from the landlord to allow my family to survive for the other 10 months. The condition was that I work as a bonded labourer because the landlord calculated my loan as 20,000 to re-pay. (CIC-MM-02)*

*I took Rs. 90,000 as a loan with an interest rate of Rs. 3 per month from the landlord to fund the marriage of my sister in law. My husband went to the Gulf to pay the loan. My father-in-law, my mother-in-law and I started to work for the same landlord. My husband sends money and we pay it to the landlord. We have already paid Rs. 1 lakh 60 thousand (within 2.5 years) but the landlord claims that Rs. 1 lakh 60 thousand is still due. He will not tear up the written loan agreement paper (which would show that the loan has been paid off). (CIC-MM-05)*

*I have been working for the landlord for years. When I said that I wanted to stop working for him he asked me to repay Rs. 100,000 which he had provided for some health treatment when I was child. I have no way to pay this so I am working for him still. (CIC-HH-02). The landlord supported me to construct my house. To pay him back I have been working on his land. Nowadays my health is bad. The landlord comes to my home and harasses me when I can't work. He has asked me to pay Rs. 40,000 in interest. (CIC-HH-03)*

*Along with the destruction of the house and property my mother's eyes were burned in a fire accident. Not only did my mother lose her eyes but my father lost one hand in the same accident. My father took a loan of Rs. 10,000/- with the interest rate of Rs. 5 per month for treatment. It happened many years ago when I was small. (DSAM-BST-02)*

*When my daughter in law became sick I took a loan of Rs. 5,000/- with an interest rate of Rs. 5/- from one landlord and a loan of Rs. 80,000/- from another landlord. So far I haven't paid back either of the loans and the money lenders are asking for their money. My daughter in law has been working in a brick factory to pay them back. (CDF-MU-06)*



## Migration

Migration both within Nepal and beyond is another major factor in relation to loans and bonded labour. There are reasons why migration is so prevalent despite poor conditions - some people do gain an income through it.

### **Extracts from workshop discussions about migration and links with loan and bonded labour:**

*Most can send money back. Some people send money to their family as well as to other girls as well! Sometimes the landlord gets assured that if they will give you money to go abroad you will send them the money directly. (Male community member)*

*In some cases, men do not trust their wives so send the money to other people who then they don't give it back to him. (Male community member)*

*Danny: There seems to be some experiences of cheating but generally most are getting some money? (participants agree)*

*Some other people divide money from abroad into three parts (one for their wife, one for their parents, one for their in-laws. (Male community member)*

*Other people go abroad then send no money back home. They don't even phone. (Female community member)*

*Other men go abroad and earn but when they send money back to their parents and wife their wife enjoys the money and spends the money. When the men get back it's gone. (Male community member.)*

*I sent my son abroad and he came back after 25 days but he didn't get his money back from the agent. (Male community member)*

*My neighbour's boy went abroad and stayed seven years. He sent 18lak to his wife. When he came back his wife was not at home. She had taken the money. He forced her to come back and explain where the money went. After four days she went again. (Male community member)*

### **Examples of life stories citing international migration as a reason for taking loans and entering bonded labour or as a way of re-paying loans:**

*I took a loan of Rs. 120,000 with an interest rate of Rs. 3 per month to send my son to the Gulf. My son did not send money home for six months. I later took the same amount from the same landlord to send my second son to the Gulf. My second son also did not send any money home. Both sons say the agent deceived them. (TSWO-KB-11)*

*I sent my son to a gulf country resulting in a debt of Rs. 85,000 to a local landlord. My son fell into a trap set by the agent and has not sent any money home during the last 1.5 years because he is not getting a proper salary. The amount to repay increases day by day and there is no money to arrange the marriage of my two daughters. Now, nobody wants to give me a loan. (CIC-MM-02)*

*I sent my husband to Qatar taking on a debt of Rs. 150,000 but he returned home in three months (when the company he was working for closed) empty-handed. (TSWO-TH-06)*

*I took a loan of Rs. 100,000/- with an interest rate of Rs. 5/- and arranged my daughter's marriage. After some time, I took another loan of Rs. 5,000/- with an interest rate of Rs.5/- to fund a celebration festival but the previous loan had not been paid back. Now, my husband has gone to Delhi to earn money and pay the loans. (CDF-HU-06)*

*I took Rs. 2 lakhs debt in order to arrange my daughter's marriage. Now, I sent my elder son to pay the loan that was taken for my daughter's marriage. (BIDC-PIP-18)*

*My father-in-law took out a loan years ago - we have been working for same landlord for years but the loan is not settled. The landlord sent my husband to the Gulf to earn money and my husband regularly sends money to the landlord's bank account. But the landlord never tells me how much of the loan is repaid and how much remains to be paid. (JDS-PM-11)*

## **Landlessness**

Landlessness is also an important factor in bonded labour. Ten of the stories collected outlined how landlessness can lead to a dependence on landlords for somewhere to live and work, which in turn re-enforces bonded labour. The death of a husband or another death in the family can lead to landlessness.

### **Examples of life stories citing landlessness as a reason for taking loans:**

*My wife ran away with another guy taking everything. I searched everywhere but didn't find her. Then I started to work for a landlord. After some time, he gave me 2 dhur of land. Then I built a hut and started to live on the land. The landlord arranged my next marriage. The landlord has not registered the land in my name. Now I am 57 years old. I have a hernia but even so I am working on the land hoping it will be registered to me. (CIC-HH-09)*

*I used to work as a bonded labourer in the house of a landlord in my village before my marriage. I worked there for 20 years. I had only land for a house, not agricultural land. So, I was compelled to work for him. (BIDC-MHP-12)*

*My parents used to work in the house of a landlord in my village. My parents did not have a single piece of land and we were living in a hut. My family's economic status was bad so we used to take loans from the landlord for survival. (JDS-PM-08)*

*My parents did not have single piece of land. So, they raised me, my three brothers and one sister whilst working as bonded labourers for a landlord. (TSWO-KB-07)*

*We did not have any property or possessions except a goat. I sold the goat to pay for medical treatment for my husband. The money became insufficient so I took a loan of Rs. 20,000 with an interest rate of Rs. 5 per month from a landlord. To pay back the loan I started to serve as a bonded labourer for the same landlord. (JDS-DR-09)*

*My mother died when I was an adolescent. I did not have any land to live from. The landlord gave me land for a house worth Rs. 40,000. Since then I have been working for him. (CIC-HH-08)*

*I was landless. I had only Rs. 4,000/- at that time. I took a small piece of land from the landlord so that I could build a house. Since then I have served him as a bonded labourer. (CIC-HH-11)*

*I didn't have even a small piece of land so my husband and I started to work for the landlord in order to survive. We were getting only 5 kg paddy or Rs. 200/- per day. The landlord used to harass us if we did not get to work in time even in an emergency situation. (CDF-HU-11)*

## Education

Child labour goes hand in hand with loan repayment and bonded labour. Children work alongside their parents for the landlords. Education is largely an unimaginable aspiration for the children of bonded labourers

Illiteracy can lead to unemployment which in turn can lead people to travel abroad for work. Life stories provided some examples of landlords who have organised or supported migration with remittances then being sent directly back to that landlord. Going abroad is seen as a way of bringing in family income as is child labour.

### **Examples of life stories citing loans and bonded labour as a factor in children not being educated:**

*My father arranged the marriage of my elder sister at the age of 17 by taking a loan of Rs. 15,000 with an interest rate of Rs. 5 per month. Then my parents said to me “we can’t pay for you to continue your studies because we have taken this loan and we can’t manage your stationary and books”. Then I also started to work with my parents for the landlords. (DSAM-BST-01)*

*My husband used to work as a tractor driver for a landlord. Then he died in an accident when driving the tractor. My children and I just about managed to survive without him but I couldn’t afford to provide my children with an education. (BIDC-MHP-02)*

*We used to get 3 kg of rice per day as a daily wage. This was not sufficient for daily life and we were not able to afford sweet and delicious food in festival periods. We were also unable to provide education for our children. (CDF-MU-02)*

*The landlord had sons who were the same age as us. They used to go school and in addition they had home tuition. School and study were like a fairy tale to us. We spent all our time working with our family in the landlord’s house. (JDS-DR-06)*

*I started to study but it was difficult for my family to manage to provide us with two meals a day and at the same time my father became ill and all our money went towards his treatment. So I couldn’t continue my studies. (UDS-KN-03)*

## Child Marriage

Child marriage was identified as a major issue via analysis of the stories. We heard stories of children being married as young as six and of a fair few being married between 11 and 14. What is not entirely clear is how long ago these marriages took place.

Analysis identified child marriage as one of the three most important issues in more than half of the stories. In the mapping, during which we assessed the number of stories which identified children, 50 out of 100 stories featuring children illustrated the impact of poverty and illiteracy (in combination) with child marriage. Girls were often married young because their families were afraid that they would otherwise be subjected to sexual abuse. Child marriage was seen by the analysis group as a contributing factor in bonded labour as – for example – community and NGO researchers saw child marriage as leading to sexual and reproductive health problems which then led to loans and also to big families and entrenched poverty.

The story analysis process identified a number of reasons for marrying children at a young age. For example, people marry their daughters because they fear that they will be subject to sexual assault if they are not married.

27 stories identified a link between big families and child marriage. Child marriage also contributes to big families so these are mutually re-enforcing factors. Educated girls drive the dowry price up so it is seen as better not to educate girls.

**Extracts from workshop discussions about child marriage:**

*I have 5 daughters – aged 7,9,11,12 and 13. Once they grow older I'm scared of the dangers they may face. I cannot provide dowries for any of my daughters as I'm poor and I'd need to get loans. If I don't marry them they will be at risk.*

*Our men pressurise us to marry our daughters at an early age. However, once they marry the girls suffer many sexual infections and reproductive health problems. This is massive in our society. The problem is caused by our men and they need to acknowledge it (participants agree this is an issue in the communities).*

**Examples from life stories showing child marriage as a way of easing the economic pressures caused by bonded labour:**

*When I was 13 years old, my parents arranged my marriage. My father-in-law and my husband used to work for a landlord as bonded labourers. I also joined hands with my husband to work for the landlord. (CIC-MM-02)*

*My parents arranged my marriage - at the age of 13 - in a neighbouring village. I suffered domestic violence at the hands of my husband and in-laws. When my son was one year old they forcefully sent me to my maternal house and did not contact for two years. After two years my mother arranged my marriage with a boy from the next village. (TSWO-TH-07)*

*I used to do domestic work in the landlord's house along with my parents -as the economic condition of my family was very bad. One day my father became ill and I wanted to take money from the landlord to pay for his treatment but the landlord refused to lend us any money. We could not afford to pay for health care for our father and he died. Then my family started to talk about my marriage and they arranged my marriage at the age of 16 years. (CDF-HU-08)*

*I married in my childhood because my parent was illiterate. I had three daughters and two sons. I could not give my children a proper education because I have no land. I arranged marriages for all children at early ages. At that time, generally people used to arrange marriages at an early age. (BIDC-PIP-15)*

*I started to work for a landlord when I was 10 years old. After some time, my father started to talk about my marriage and then arranged my marriage when I was 14 years old. I stayed years in my parents' house for four years after the marriage. Then I went to my husband's house but I did not know how to do behave with different members of my husband's family. (JDS-DR-08)*

*All together, there were 16 members of my parents' household. My brothers used to work with my parents in the landlord's house – for which they were paid only for meals. This was their only wage and did not fulfil the needs of the household. As such when I was 16 my parents took a loan from the landlord and arranged my marriage. (UDS-PT-09)*

## Big families

Big families emerged from the life stories as a major reason for loans. Big families require many dowries and dowries require loans. One of the major factors identified for big families was that the Hindu religion requires families to have boys so people will keep trying until they have them.

### **Extracts from workshop discussions about big families:**

*Women bear children not our partners – when we bear two daughters we are forced to bear some more to get a son.*

*In the Hindu religion a male child is taken as an important thing. Until we have one we carry on and bear children. It is the same for everyone, not just bonded labourers.*

Another issue that was raised during the stories analysis was that this is a cultural expectation and that women anticipate having big families. The participants did not see a strong relationship between child marriage and large families – although this seems a fairly logical consequence of both lack of education and a longer time frame for child bearing. Sexual infections and illness were identified as a direct cause of early marriage. Big families also contribute to early marriage as they create an imperative to marry off children so parents do not have to support them.

### **Examples from life stories of big families being a factor in loan taking and bonded labour:**

*I was born into an extended family. I had grandparents, parents, four sisters and three brothers. As a big family it was very difficult for us to survive. My father died when I was young and my mother took a loan of Rs. 50,000 loans from the local landlord. (TSWO-KB-03)*

*There were seven members of my family so we had difficulty managing basic things (food, clothes and shelter). I took a loan of Rs. 150,000/- with interest of Rs. 5/- per month from a money lender and sent my son to a gulf country in order to pay the loan. (CDF-MU-07)*

*There are nine members of my family so I have been working as a bonded labourer in the house of a local landlord in order to ensure the survival of my family. (BIDC-MHP-10)*

*It was very difficult to manage the needs of eight family members. I couldn't manage food and medicine. There was also the problem of drinking water. My husband has been working as a bonded labourer for 20 years. I also do cleaning and other work in the landlord's house in order to support my family. (JDS-DR-02)*

## Child labour

30 stories showed how child labour resulted in illiteracy. Child labour and working abroad were seen positively in some stories as a source of extra income.

### Examples of child labour as illustrated by life stories:

*My husband used to drink alcohol uncontrollably and he became mentally incapacitated. To treat my husband, I took out Rs. 25,000/- as a loan from the landlord on the condition that I would do bonded labour in his house to pay back the loan. My husband didn't get better but got worse after his treatment. My entire yearly wage was insufficient to pay even the interest on the loan. The landlord used to charge a compounding interest rate. I have sent my 12-year son to work in a hotel near the border. (CIC-MM-01)*

*My mother died when I was one-year-old then my father died when I was ten-years-old. I used to graze the buffalos, cows and goats of the landlord. I received payment of just two meals a day. Sometimes the landlord used to beat me and sometimes he didn't give me meals. Another landlord said to me that he would give me Rs. 2200/- per month and I started to work for him. But he has not given me any money for 22 months and I have been working for him. (CIC-HH-01)*

*My father and grandfather died when they were working for a landlord. From childhood I have been undertaking the work of grazing - then I started ploughing. Until now I have been working for the same landlord. (DSAM-BST-05)*

*When I was eight years old my father sent me to the house of a business woman in Kathmandu to do domestic work because my family's economic status was very bad. (CDF-MU-01)*

*When I was 6 years' old I started work grazing cattle in the house of the landlord in my village -because of poverty. (BIDC-MHP-04)*

*My father died when I was ten years old and my mother married again. Responsibility for my two small sisters came to me. Then I started to work for a landlord in order to survive. (JDS-PM-05)*

## Gaps identified in the story analysis workshop

When asked to identify the major gaps – i.e. issues which community researchers and NGO researchers felt were important but which were not prominent in the stories - they identified alcohol, caste and non-citizenship/ non registration.

## Mapping of NGO interventions

We gave sticky notes to the NGOs to place on the map showing where they had interventions. Red/ pink denoted that they had a big intervention or programme in the location and yellow/ green denoted that they had some sort of intervention there.

The major intervention areas were as follows:

Type of interventions	Pink (big intervention)	Yellow (some intervention)
Loans and savings schemes	5	
Literacy support	7	
Extra income support	7	
General awareness raising		7
SHRH support		1
Support for landlessness	1	6
Health support	2	
Trading support		3
Support in acquiring registration/ passport	2	2
Support with violence against women		1
Support with mental illness		2
Unemployment support	1	

Although there are interventions providing loans and saving schemes these provide only small supplements to people's incomes. Interventions do not redress the main causal factors in taking loans i.e. people having to find money for funerals, marriages, migration and health crises. There is no significant NGO intervention supporting people to get lower interest loans where loans continue to be needed for these expenses.

Dowry or migration expenses to the Gulf are rather problematic from both gender and human rights perspectives. It is not clear what the solution is but greater attention is needed to this issue and can be explored in the action research groups.

Two less prominent areas on the map of interventions that are worth commenting on are interventions in relation to mental health and addiction. There are no mental health interventions currently although there are two pilot initiatives in development. The participant research group highlighted the importance of interventions in relation to alcohol abuse and addiction but these did not appear strongly in the stories. There are no significant NGO interventions in this area.

The interventions map showed a critical lack of interventions against child marriage and gender more generally. There is only one programme on violence against women and SHRA – there currently being no interventions other than as part of general awareness raising. The only interventions around health come in the form of direct support to a handful of individuals who face health crises. The other major issue in need of interventions is loans from landowners and middlemen.

## Key areas of focus for further discussion

In looking at possible issues for action research groups to focus on we used the following criteria. Issues had to be:

- significant drivers of bonded labour as shown in the mapping
- issues that the community could meaningfully work on
- Issues / drivers to which no obvious solution is currently being applied

We identified all of the big gap areas and added to them. Community members and NGOs were again given two sticky notes and asked to prioritise their top two issues out of eight.

The results were as follows:

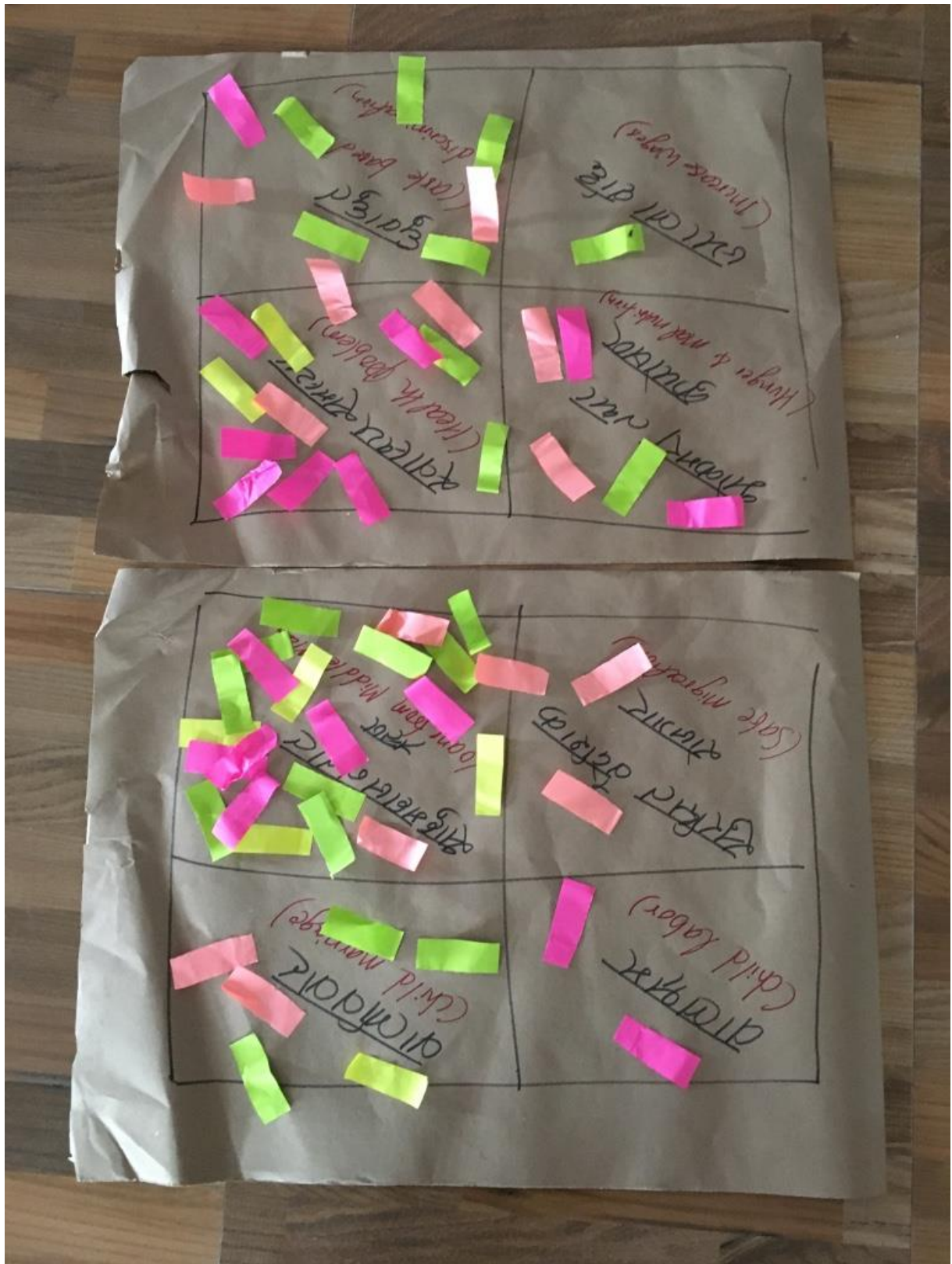
Ranking of issues	Pink	Yellow	TOTAL
	NGO	Community	
Loans from middle men	8	13	21
Health	9	4	13
Caste based discrimination	3	5	8
Child marriage	2	4	6
Hunger and nutrition	4	1	5
Safe migration	3		3
Child labour	2		2
Wages and wage bargaining		1	1

The issues which drew the strongest response were loans from middle men - followed by health as a driver of loans, caste based discrimination and child marriage. While caste based discrimination is a critical underlying issue it will be difficult for people to work on so it is proposed that the Action Research Groups focus on:

1. Loans from landlords and middle-men
2. Child marriage
3. Health and loans for health crises







Participatory decision making on the focus for action research groups

## **Appendix 1: Personal stories from community researchers**

What follows are stories that community participant researchers wanted to tell about their own lives. These put into context the analysis that they made and illustrate some of the core issues that have been explored in this report:

### Story 1 (f)

I belong to a very poor family: mother and two brothers. I collect firewood from the forest and sell it, feeding my brothers and supporting my mother. My mother got seriously ill, she had to be admitted to hospital and she had surgery - 12 stiches in the stomach. To do the surgery she had to take one lakh as a loan so now we are working for the landlord to pay it back. As my family became poorer my brother went to India to work as a labourer there. It didn't go well there. After he returned home he started work as a builder. Then, my brother started taking wine, almost every day. He paid the landlord three times but hasn't had his land given back to him yet. After this the family problems reached a peak. My father is living with his youngest son. My mother says let me drown in the river. At the time of the Hindu festival, my mother became paralysed. The problem now is that there's nobody to look after my mother except me. I give her medicine and I have to work in different houses nearby. I have five children, one son and five daughters. Now, although I'm very poor I have sent two sons to school. One is about to pass the government certificate; I will try to educate all of the children.

### Story 2 (f)

My mother and father were very poor and my mother had five children - three sons and two daughters - we didn't have enough food. My father got seriously ill and died when I was just 10 years old. I was married at the age of 10. I have seven children, five daughters then two sons. I'm giving them a good education by working for families nearby. I took a loan of 1 lakh (20,000) from a landlord. I have paid back 40,000 but still need to pay back 80,000. The landlord exploits me and forces me to work very long hours.

### Story 3 (f)

I am very poor. I have three children and no land. I am staying on someone else's land. I work door to door. I am not familiar with whose land I am living on. I have no money to think about the life of my children - to give them education and things. I collected bamboo from the forest to make a house and get away from the rain and heat. Male family members who work for the landlords are paid more than the females. I am paid 5kg per day (for 10 hours) – the men are paid 10kg per day. Whenever I try to take a rest for a few minutes, the landlord reacts immediately and scolds me. From my infancy I have been living a very painful life. I am always thinking we have to spend our life working for the landlord. I hope my children do not need to do the same as we do.

### Story 4 (f, older woman)

When I was married I lived with my husband but he died young so I returned to my mother's house where there were already five family members living. Then my father also died. My mother had to take many loans. All my sisters and brothers are now working to pay back the loans. I have also taken a loan from the landlord to marry one of my children. I am always sick.

### Story 5

I have four children and no source of income to pay for the children to finish their education. I have one son who wanted to continue but he had to stop. Whenever the children ask to study, I say "how can I feed you if I send you to school? I can either feed you or send you to school." My house is also on someone else's land.

#### Story 6 (f)

My husband is a rickshaw puller. I have four daughters and no father-in-law or mother-in-law. My husband became ill because he started drinking lots of wine every day. To recover from his illness we had to take a loan. I could not pay back the loan to the landlord so I had to work for him. Then my eldest daughter grew older. She was only 12 but everyone said that she needed to marry soon or bad things would happen to her against her will. I took a loan to marry her. My three younger children are very young (four, six and eight) and whenever I go to work I take them with me. When I get anything from the landlord I feed the children first and sometimes I don't eat for the whole day. I have built my house in the landlord's plot so he often comes to ask me for money and he threatens to evict me. It is impossible for me to educate my children. Whenever I get sick I have to ask for money from the landlord. There is no other way out.

#### Story 7 (m)

My father, my grandfather and I are all working for the landlord. We plough the fields. Now I am married. I have five daughters and only one son. I became very ill due to heavy work. I have stomach problems, gastric problems and other conditions and as I needed to have surgery I took a loan. The burden passed to my 12-year-old son who went out to work building houses in the city. My son also helped me to marry my two eldest daughters. I have done well but still I have two more daughters who need to be married. My son then went to a gulf country but became seriously ill and had to come back. Now he cannot work for the family at all and we have had to take a further loan. My son was 22 when he went to gulf. He has not worked for two years

#### Story 8 (m)

I work as the president of bonded labourers in my district. Although I am president I am still working as a bonded labourer for my landlord. I took a 1 lakh loan from my landlord and sent my son abroad when he was 25 years old. My son came back after six months because the company he was working for collapsed. My son is at home now without any work and I work for my landlord, ploughing the land. My wife and daughters also work for the landlord to pay back the loan. Everything that has happened is a result of our poverty. We are poor. We have to survive, we need money. I am supposed to remain a bonded labourer forever - there is no other option than working for the landlord. I think I will be doing this forever. The landlord is always asking me to give the loan back but how can I?

#### Story 9

When I was very young my mother and father both died so it was very difficult for us to survive. We had to beg and lived from hand to mouth. It was a great problem for us. When my brother reached 18 years old he said that there were lots of loan in the family and he forced my father to make him a passport and send him to the Gulf – in order to repay the loans. My father took a loan of 40,000 to pay the agent. My brother was processed in Kathmandu and went to Malaysia there he was disqualified for medical reasons. He is still there working as an illegal labourer. Now I have two sons. They are living in a school, sponsored by a foreigner (from Switzerland). There they are given good food and books. The youngest son was playing with an injection needle however and it burst his eye. This means more loans.

#### Story 10

We are members of an extremely poor community. The rich people devalue us as we have no place and position in society. There are nine members in my family and I'm working with bamboo sticks and we're feeding our children with this. Our loans are up to five lakhs. We are untouchables in our village and people do not let us touch even the hand pump. The people who are leading this program should go to our village and tell people not to behave as they are behaving.

#### Story 11 (m)

For 25 years I have been working as a bonded labourer. I was given 10 katha of land to plough and every year I had to give my landlord rice. But as I couldn't give it to him he tortures me. Now I am ill and still my landlord forces me to work. Whenever I said "let me first get better"

he neither gave me money nor tried to help me but told me I had to work and that my illness was my problem. As my health was getting worse I took a loan from another landlord and went to another place to recover but my health did not improve. I came back to my home and asked for loans from other landlords. Now I have four loans from four landlords and have 60,000 rupees of loans. The first landlord is now saying that I am healthy again so must work for him. I have asked two more landlords for a loan to marry my daughter. I spent 50,000 marrying my daughter. None of the five landlords are familiar with each other's loans so whenever I ask a new landlord for a loan they don't know about the other ones. The other landlords don't want me to work, they just want me to pay back the loans with interest. All the landlords are asking for their money and interest and are now threatening me with legal processes.

#### Story 12 (m)

Before my birth my father died and when I reached one-year-old my mother married someone else and left me. My grandmother started looking after me. When I was five my grandmother became unfit for work so she went to my uncle's house and took me as well. My uncle was working in a brick factory and after a year he started taking me to the factory. At the time I was six years old. I worked there for six years until I was 12. I then went to Delhi where I worked for six years as a labourer. Then I came home and then I decided I wanted to go to the Gulf. I gave my passport and citizenship card to a manpower agent but he lost them. After that I got married and I had to take out a 20,000 loan. As I am not able to pay the loan back I am staying in my father-in-law's house with my wife. After my marriage I was told that the government has a policy to build houses for bonded labourers. As I didn't have citizenship for my wife I asked for another loan in order to get citizenship for my wife and now I am working in a brick factory as is my wife. Now I have citizenship and the passport I got with the loan. My wife is saving money through the bonded labourers group.

#### Story 13 (m)

I work as a bonded labourer. When I was 25 my father died and my wife died. My son from that marriage is dumb (he cannot speak). After the death of my wife I married again and we had four children. I am still with my landlord and I am paying his loan back. I took the loan to cover the costs of funerals for my wife and father.

#### Story 14 (m)

When I was five my father died. My mother educated me up to class six, then I left school and went to India to work. In India I had an accident and returned back to my village in Nepal. While I had the accident in India I was admitted to hospital by my employer. My employer paid for my operation and treatment and then took the money from my elder brother who had come to see me. Now I am married and I am working as a builder.

#### Story 15 (m)

I am representing my uncle who is a community member. I was good at my studies and got very good marks and won prizes such as pens and reading materials and I passed with a distinction. I continued my education and am now working part time as a teacher in a private school. I get 6,000 per month and am able to continue studying.

## Appendix 2: A selection of longer stories from the research

I live in one of the more remote villages of my district. I was born into a very poor family. My parents nurtured me by feeding me remaining grain (a small part of rice) until I was almost three years old.

When I was nine years old I went to work in the landlord's fields with my mother. My parents arranged my marriage with a poor family because they were unable to give me a dowry. I was 14 years old and knew nothing. My husband was illiterate and was not working. My in-laws family could not afford the daily needs of the family. The economic situation of my father-in-law was not better than that of my father.

I went to work to earn my daily meal. My husband drank alcohol and beat me. It was so bad I was forced to return to my maternal home. Three years later my husband came to bring me back to his home but my parents told him I would not. He went back home and married again. Time passed and my parents made the decision to marry me again to a man who carried timber for a daily wage.

A few years later a flood swept away all the houses in my village. Then my husband and I came back to the village of my parents. My husband had a bad habit of smoking ganja (cannabis). After a few years he became ill and died. By that time, I had four children. I faced many difficulties feeding my children.

Then I started working for a landlord. The landlord gave me shelter and made a small house for me. I am now working to pay back the cost of the shelter. Due to the work my health is becoming worse. The landlord comes to my home and attempts to abuse me when my health does not allow me to go and work at his house. Moreover, he comes to my house and harasses me to pay him Rs. 40,000/- which he claims was what he spent on constructing my house. He also demands interest on that money and I am forced to either pay it or work in his house. I am worried about that loan. I don't know how I can pay him. I am working for him. This is my life. **(Life Story Code: CIC-HH-03)**

My family's only way of earning a daily wage was through bonded labour. We used to struggle to get our daily meal daily. When I was 14 I married a boy from a neighbouring village. After we got married I found out that my husband had asthma. Around that time all my husband's relatives migrated to other villages and we too shifted to my aunt in laws' village.

We started to work there as daily wage labourers. We had neither a house nor alternative. We received shelter in the landlord's house. Later, we made our own small house. In that house we survived by working hard but we faced many difficulties.

As time passed my husband's asthma got worse and made him very weak. We were not able to afford to pay for his treatment. He began spending more time in bed and was unable to work. I carried the burden of feeding the family. My wage was not enough to provide a daily meal and I decided to send my daughter to work at the landlord's house as a bonded worker at the when she was still a child. She had lots of responsibilities at an age when she was supposed to be going to school. My daughter would get 240 kg of rice per annum in payment which helped me a lot. My husband's asthma was untreatable and finally he passed away last year. Then I became a widow and my children became orphans.

Now, I manage to get work I receive either 2 hundred rupees or 8 kg of rice in return for a day's work. As I already mentioned we do not have any land registered to us or any property. It is difficult to manage to get food and clothes for me and my children. Every day I hope that someone will call me and give me work. Despite this I am managing to provide food for my children. I am not getting any support from any other villagers.

I do not have a marriage registration certificate which has created problems getting birth certificates for my children. I only have problems and difficulties in my life. During the festive seasons other people cook delicious foods and wear new clothes. My children ask me why we have no delicious food and new clothes; I have no answer to their question except for tears. **(Life Story Code: JDS-DR-01)**

I am 40 years old. I live with five members of my family. I am the eldest daughter of my parents. I cannot read and write as I never had the opportunity to attend school. My parents did not know about sending children to school. My father's economic situation was not good so he used to work at landlord's houses as a Harwa-Charwa. The wages were hardly enough for five people to survive.

My father worked hard as a bonded labourer so we could survive. My parents used to receive the products 5 Katha (0.41 acre) of land. The land was not fertile and did not produce as much as we needed to consume.

My mother told my brothers to serve landlords but they refused. They preferred to go to a neighbouring country to take daily wages work. In doing so they earned very handsome wages. At the age of 18 my parents asked me to get married.

After marriage my life took a new direction. My husband worked as a bonded labourer cutting soil in the fields of landlords. My mother in law got sick and died a few days after my marriage. No landlords gave us loans as we did not do work for any particular one landlord - we used to serve many landlords. Although brides should be stay inside the house for the first few months of marriage in our culture I didn't wait but went straight to work in the field. My husband used to receive 8 kg grain or Rs. 200 each day which was not enough.

Then we decided to leave to work in a brick factory. I took loans from the brick factory owner and we worked morning to evening. My husband made bricks and I cooked for the factory workers and then also made bricks. We used to make almost five hundred bricks if we worked from dawn to dusk.

I dreamed of paying back the loan to the factory owner but our work was only on a seasonal basis. We took another loan of Rs. 30,000 to construct a toilet as the local authority forced us to construct toilets.

I have been working for the brick factory for 10 years. The factory owner is angry when we don't go to work and forces us to pay back the loan. We are harassed by the owner and still owe Rs. 70,000.

Despite all that my three children are enrolled in school. As husband and wife we go to work daily at the brick factory. We are already midway through life. The debt prevents us from looking for other work. Hopes for a better life are destroyed for us but I am still hopeful that my children won't live the life which we are living. **(Life Story Code: JDS-DR-04)**

I am 25-years-old. In my house live eight members of the family including my father, mother two brothers and three sisters. In the past day to day life was very difficult for my family. It was very hard to fulfil even a hand to mouth life. My father was working as Harwah-Charwah to a local landlord from before my birth.

My elder brother had been working as Harwah-Charwah for nine years together with my father and mother at the landlord's house. They had to work without wages or even sufficient food.

My father and mother used to engage in agriculture work plus household chores from 5 am to 8 pm in the evening for which they would get 2 kg rice per day. The landlord didn't give any wages if anyone refused to work morning to night. All the villagers obeyed the instructions of landlord. Nobody had the courage to talk against the landlord in the village. My guardian also used to teach us to follow the landlord's instructions.

When I was eight years old, I followed my mother and went with her to the landlord's house. I used to eat the remainder of whatever they ate. I used to help my mother by digging potatoes, collecting fodder and caring for the goat. Despite that landlords did not want my parents to bring me with them. The landlord's kids were the same age as me but they used to go school. They had at home tuition. However, for me reading and writing was beyond my imagination.

The time came to arrange the marriages of my sisters when they were around 13/14-years of age. We had neither houses nor food. My father took 80 kg of rice and 1000 rupees and arranged the marriages to neighbouring families.

The loan which my parents took from the landlord was not paid despite my whole family working for a long time. Then, I went to be Harawah-Charwah to another landlord in the village. I left my father and mother and started my new job caring for cattle (cows and buffalo). I used to clean the cowshed everyday early in the morning and throw the waste in the field. Sometimes I washed the landlord's children's' clothes.

I was 13 and had no way to escape from that life. I could not imagine going to school. The landlord's children used to go to school and market.

One day I became aware that young children like me could go to Punjab (India) for work. Children who had returned from Punjab urged me to find work there. I went to India with them without notice to the others - where I spent four years. I did work there for daily wages. My father repaid Rs.5000 of a loan of Rs.9000 to a landlord through my earnings from Punjab and this resulted in my father being freed from the landlord. I constructed a small hut using the rest of the money -on public land- and started living with my family members.

I married and then my new life journey began. We were blessed with one son and one daughter within the first two years of marriage. Daily wages work was the only option to ensure the survival of my family.

Difficult days re-entered my life when my wife became sick. A very serious stomach disease was diagnosed. My wife needed surgery but we had no financial means. In the end I took a Rs. 70,000 loan from the local money lender and again went to serve as Harwa-Charwa to the same landlord. I have been serving the landlord for the last five years but the loan has increased due to interest and has reached Rs. 80,000. We do not have any registered or fixed property. Despite many difficulties, I have been surviving. **(Life Story Code: JDS-DR-06)**



I am 65 years old. When I was a small my father used to go to work in a village in a neighbouring district. He raised us on his earnings from daily wages. My father died when I was 12. After my father's death we lost his income and my mother took over the responsibility for meeting the family's needs.

Initially my mother took some loans from a landlord in our village to fulfil our daily needs. I decided I could work and I went to work as ploughman for a landlord. We had no alternative except that.

He did not let me take any other work except for him. He used to scold me if I made any mistakes during my work. My whole body used to be wet when I got scolded by him. Even so he was not providing me with sufficient food. I remember that I used to eat leaves.

Eventually this unbearable torture made me search for a loan so that I could pay him back and get rid of from him. I became a bonded labourer for another landlord. We also took a loan of 2 quintals of rice from him. We worked hard and paid back that loan in seven years and then I became free of this landlord also. After that I started to work for daily wages for other local landlords and businessman in the locality.

Later my granddaughter became sick and I took a loan of Rs. 60,000 from a landlord with an interest rate of 60% per year. The loan became insufficient so we borrowed a further Rs. 25,000 from the same person. Now some of my family members work for him as bonded labourers and some work for other local landlords for daily wages. My family's income is not sufficient to pay back our loans. We even are not able to provide nutritious food to our children. **(Life Story Code: UDS- PT- 02)**

I was born in my maternal uncle's house. I had no other relatives except my maternal uncle. My maternal uncle tells me my mother died immediately after my birth. When I was 10 years old I started to work alongside my maternal uncle. I used to give my money to him. My maternal uncle arranged my marriage when I was 16. My uncle made a house for us behind his own house and I started to live a happy life. I used to give my daily wages to my maternal uncle to maintain this.

I saved money from pulling a rickshaw and bought one katha of land nearby my house. I did not have a citizenship certificate so the land was registered in the name of my maternal uncle. We have four daughters and one son. Later on, I prepared my citizenship certificate and requested my maternal uncle to pass the land to me in my name but he refused. His son demanded my land as his inheritance as it was registered in the name of his father.

To get the land back I needed to fight in court. This was very costly and I did not have enough money. Rs. 150,000 was expended for the court process. I paid for this by taking this amount in a loan from a local landlord with an interest rate of Rs. 3 per month. After a two-year court process, I won the case. However, I could not pay back the loan by pulling a rickshaw so I started to serve the landlord as a bonded labourer. For the last 30 years I have been serving as a bonded labourer for the same landlord. **(Life Story code: TSWO-KB-02)**

I am 48 years old and I live only with my wife. My father became ill in the landlord's house and died when I was 14. When I was 16 my mother arranged my marriage in India. Life continued in the normal way. Unfortunately, my mother then also died young.

At that time my wife used to stay in the home. I used to drive a rickshaw in various cities and send money home. Due to getting married at a young age my wife had several health problems. When it was bad for her I used to leave the city, and come home to care for her. But one day my wife became seriously sick and I took her to hospital. The doctor suggested it as typhoid and said that she needed to be admitted for a month. I did not have enough money for her hospital fees so I went to an old man in my village begging for help. He took me to a landlord who made me a loan of Rs. 20,000/- with interest of Rs. 3/- per month. I gave the money to the doctor for treatment for my wife. Then my wife became well. But I had the loan.

After that I went to the city to drive a rickshaw. The income was not enough to pay the loan because demand for manual rickshaws was decreasing because of electronic rickshaws. I could not afford to buy an electronic rickshaw. At the same time the landlord was asking for his money so we decided to enter bonded labour to pay his loan. The landlord used to engage us for 10 hours in a day and only give us a wage of Rs. 500 and two times meals per day. Now, we (me and my wife) are still working as bonded labourers and staying in this landlord's house. **(Life Story Code: TSWO-KB-01)**

My father died when I was 10 and my mother married again leaving us helpless. The responsibility for my two younger sisters transferred to me. I started to work for a landlord in my village at the age of 11. Whole days were spent in working and I tried to come home at night because my younger sisters were still living at home. Sometimes however even if my younger sister was alone in the home I spent nights in the landlord's house as it became too late to return home. I worked there for two years. I was getting only 240 kg (6 Man) paddy as remuneration/wage per year. Our expenditure was also increasing as we grew older. Sometimes, I took help from relatives.

One day, one of the other village's landlords said that he will provide me with land for farming. I joined him and was getting 720 K.G. (18 Man) paddy per year. I arranged the marriage of both my sisters when they reached 18. To pay for this I took 800 kg. (20 Man) paddy as a loan from the landlord. I paid the loan by working for him for eight years. Then I started to work at bringing firewood from the forest and also worked as a daily wage labourer in season. I arranged my marriage at the age of 27. I started to plough land in one season and did firewood collection in another season. We did not have our first child until we had been married for 12 years. I was 40 when he was born. I enrolled him in school when he was five but he was bullied by a so-called-upper-caste student in the classroom. He was not clothed as well as the other children and he did not have snacks like they did so they used to bully him and finally he left school.

When my son was six we had a second son. This child did well in school and passed grade 10 but my elder son started to work alongside us as a bonded labourer.

We arranged the marriage of our elder son when he was 23 - he has now four children. We also arranged the marriage of our younger son when he was 24 - he has a daughter now. Our first son works as Harwa for a local landlord in the season and works as a daily wage labourer and traffic driver in the off season. **(Life Story Code: JDS-PM-05)**

Four generations of my family have been working as bonded labourers.

To ensure the survival of their six children my parents used to work as bonded labourers for a landlord. As a result of hard work my father became ill and we could not afford to pay for treatment for him. He became paralysed. As he could not work the landlord dismissed him from his house.

My mother used to work grazing animals (Charwa) inside the village. She used to care for 60-70 cows. She used to receive 10 kg of paddy per cow per year. None of us attended school because of our economic situation. From an early age, our minds deprived, we were compelled to work as bonded labourers in the landlord's house – we had no other option. We used to take paddy, rice and sometimes money as loans from the landlord for the treatment of our father. We worked to pay off the loans. If any cattle went missing then we would have to stop all our work and search – sometimes for up to six days – neglecting our own meals. If we could not find the missing cattle the landlord would harass us and cut the wage we were paid for grazing.

My father died when I was 12 years old. By this time my mother was becoming old and had difficulty walking and lost the cattle - so she stopped this work of grazing. Then she also died. I was compelled to serve the landlord for a long time because I had taken a loan when my mother was ill. All my time was spent working for the landlord in the house and on the land. Every day I started work around 4am but the landlord never gave me my wage on time. And the landlord used to mistreat me in many different ways.

When I was 20 I got married and left the landlord. I made a hut in the courtyard of my elder brother and started to live there. After some time, I took a loan of Rs. 20,000/- and made a small house near the river. Floods used to sweep away houses near the river bank. We used to work as daily wage labourers in the season. We would also borrow money and pay it back through seasonal work. Now I have two daughters after 10 years of marriage. We do not have any skills except for ploughing the land. Modern technology in agriculture has decreased the demand for this kind of labour so we are unsure how we will survive our life.  
**(Life Story code: JDS-PM-10)**