



Chapter 10

From present to future

The broad consensus of opinion amongst those in Suri with whom I have talked is that life is generally better now than it was 20 years ago. This is certainly also my own impression – despite the bloodshed of the civil conflict and the many personal tragedies associated with it. Suri villagers are generally better nourished, better clothed, better informed and, largely as a result, often more self-assured than they were. I do not think that they are exceptional in this – though they may well represent the more fortunate end of the development spectrum in Nepal. Changes for the better are possibly less obvious in more remote areas.

Health care (see chapter 5) and schooling are undoubtedly far better than they used to be, even if there is still room for improvement. Twenty years ago, very few Suri village children had the opportunity to study beyond grade 7 and gain a coveted SLC pass (School Leaving Certificate, grade 10). This was because to do so they had to leave home and study some distance away, boarding at the school or, if very lucky, with conveniently located relatives. Obviously this was a cost that only wealthier families could bear, and one that was normally only expended on boys. Girls would be married off anyway, and at that time a well educated girl did not have markedly better marriage prospects than one with just basic numeracy and literacy. By comparison, Suri now has a high school which pupils can attend not only up to SLC but to intermediate level or grade 12. Furthermore, it is offering a boarding service – pupils come from four other VDCs¹, making Suri the local educational hub. As I happened to be in Suri on the “passing out” day of the first batch of pupils who will officially graduate from Sri Haleshwor High School,² I was invited to attend the ceremony.

Diary extract, April 2009

The bright young faces staring at me wear expressions varying from tearful to nervous, to slightly cocky confidence. It is the girls who are tearful, though beautifully turned out in fashionably styled, colourful salwar kameezes. Synthetic, readily torn and thus ill-suited to village conditions, their outfits would look fully in place in Kathmandu. It is Mother's Day in the Nepali calendar, when daughters should give a blessing to their mother and receive a blessing in return – marked with a lumpy red tikka on the forehead. This is made of uncooked rice and yoghurt, mixed with red vermillion. Each girl is wearing such a tikka, and as such tikkas tend to do, they are starting to break or get smeared widely across

the forehead. The boys are giving an outward show of being “cool”; dressed in T shirts and low cut baggy trousers or jeans, a number of them arrive late. The first impression of a prominence of girls is thus belied by the end of the ceremony – in fact there seems to be an approximate gender balance.

The ceremony is for the teachers to acknowledge the hard work of the pupils, to say goodbye to them, and to wish them well in their final exams – looming a few days away. Speeches are given, and prizes awarded. The names are of a mixture of castes and ethnic groups. I am called to say something myself – the blank expressions when I try a few words of English make me realise that this has not been a strong point in their teaching. Yet for a village school, the results are impressive. Last year all the students who took the SLC exam passed, whilst 28 out of 29 who took the intermediate level passed. Even though few were categorised in the first class, this is surprisingly good. The teachers must be the reason – drawn from many different districts, some are a very long way from home (even Darchula in the Far West!), but they seem strongly motivated. Certainly the facilities don't do much to encourage. The buildings are standard concrete blocks with the classic leaking corrugated tin roofs. The equipment for science consists of a few luridly coloured posters of the human anatomy and of tectonic folding, plus some dust-covered test tubes and petri dishes. The library is a bit better, but hardly extensive – and if I was in a student's shoes, I suspect the text book “Compulsory English” might not fill me with great enthusiasm. But it's all an opportunity that wasn't there before; girls and boys can now genuinely gain a full secondary education in the village.

There is even a private “English medium” school now being established in Suri. People whom I asked had mixed feelings about it – on the one hand, it represents choice – and if the English taught is good (something I could not establish one way or the other), it could represent a major opportunity for local children. On the other hand, being fee paying, it is obviously only for richer families.

Improvements in health and education are basic development indicators, but it is the change in attitudes and awareness, partially discussed earlier, that strikes me much more forcibly. This is particularly with regard to a lessening of social discrimination, but also to a clearly greater belief in the possibility of change – both at personal and wider societal levels³. There are far fewer expressions of fatalism.

Social discrimination still exists, of course. The hierarchical, caste-bound society of twenty years ago is far from flattened, and caste still defines individuals in a fundamental way. However, the big difference is that discrimination can at least be challenged. As I have admitted, twenty years ago I myself didn't dare to openly eat with the Kamis – nor did the Kamis expect me to. Their attitude was always to “keep a low profile”, often literally, whenever possible⁴. Conspiratorial acts against the *status quo* pleased them, but they feared reprisals for any form of open rebellion, however small. This is no longer the case; indeed, for some, the status of Dalit is now a matter of pride. Another sign of change is that certain occupations no longer have a strong caste association – tailoring being the most obvious. The numerous little tailoring shops in Borole and Singati run by different castes are testimony to this change. They seem to provide a particularly good way for women of all castes to make a reasonably profitable livelihood, if they have the right skills.

Diary extract, September 2007

It is growing dark as we arrive in Singati, and I feel embarrassed that I do not have enough blouses for the days ahead in Suri. A piece of cloth is easily bought, and my colleagues assure me that they know a tailor who can stitch quickly and well. I am amazed to be greeted by the broad smile of Kalpana Khadka, who I knew as a teenager in Nakpa. She takes my measurements with an expert eye as we exchange news – the death of her father, the health of her aging mother, the challenges faced by her brother and sisters who all now live in Kathmandu. I particularly ask after her sister Esu – with whom I went digging potatoes in the leech infested forest. I gain the impression that Esu – who created something of a scandal by running away to Kathmandu and marrying for love – doesn't have such an easy life. Kalpana herself has not



married; she says she is glad to have her independence. For a while she worked for the federation of community forest users, FECOFUN, and travelled the country, but she prefers to be in Singati. Her mother lives with her, as do a niece and nephew (her brother's children), whom she has effectively adopted. They attend the local school. Kalpana not only runs her tailors shop, she also teaches her skills to other young women and girls. From this she earns enough, she says, to be comfortable. She is certainly skilled. At 6.30 the following morning, she delivers in person to our small hotel a beautifully stitched, perfectly fitting garment.

I have written about the changing position of women, but perhaps did not sufficiently stress the greater degree of opportunity open to young women today than was the case for their mothers. Rukmini Karki – an intelligent woman now in her early 40s, who taught herself to read and write from copying her brother's text books - remarked to me wistfully, “A high school education was something I couldn't even dream of”. Yet that is what both her daughters have had. Of course, the big question for those who make it through High School is what happens next; marriage is still the main expectation, and with it prospects of a different life from that of mother or of mother-in-law often diminish. The attitudes and expectations of young husbands are crucial in this respect, and as far as I can see, vary considerably. For a woman to refuse to marry – or at least postpone it beyond her early twenties – still risks major family and societal disapproval⁵. Remaining single is only conceivable for a woman if, like Kalpana, she has real options of self-support.

Discrimination against the *Janajatis* (people belonging to the ethnic groups) of Suri was not so immediately obvious in daily village interactions in the past, but most were nevertheless distinctly marginalised in the village. What is striking today is a growing sense of pride and self identity amongst all the various *Janajati* groups – Tamangs, Sherpas, Sunwars (Surels) and Gurungs. The pride of expression in religious identity has already been mentioned, but the sense of self identity also goes beyond religion, and reflects a national trend. This is particularly evident amongst the Sunwars/Surels. Twenty years ago, their ethnicity seemed, at least outwardly, to define little more than family relationships and shared camaraderie. In stark comparison to Tamang, which I often heard, I rarely heard the Sunwars speaking in their own language, and remember being quite surprised by the lack of any obviously distinct Sunwar/Surel customs, given their position as the original Suri inhabitants. By contrast, as a group they are now taking care to distinguish themselves as Surels – related to but separate from Sunwars - and are going so far as to change their identity cards accordingly. They have good reason to do this, as Surels are now recognised by the government as a minority group, eligible for a specific social security payment.⁶ Yet it is not only this that seems to motivate them. Possibly the interest of a German linguist in their language has also helped to spur their sense of identity.⁷

A noteworthy sign of solidarity and mutual support amongst both the Tamangs and the Surels is that they have each established their own community welfare organisation. These organisations are effectively credit and savings groups, although they also provide opportunities for members to meet and discuss all sorts of matters.⁸ They have arisen out of very obvious need, and are part of a general trend of growing numbers of self-help groups in Nepal. In the past, taking a loan for any period of time was a desperate measure: interest rates were prohibitively high. Yet family misfortunes such as illness or death – as well as happier events such as marriage – required cash, and often there was no other option but to take a loan. If possible, loans were arranged through family members, but otherwise from a wealthy individual. Probably the amount charged did not differ much either way, although family members would be expected to be more lenient with regard to the timing of re-payment. In Suri, borrowing money usually meant going to a Chhetri; often it was Yermu. Interest rates were a sensitive matter, so what Yermu charged I do not know – but at the time village rates were commonly of the order of 60% per annum or more. It was an obvious mechanism by which the rich got richer and the poor got poorer.

The self-help organisations that are now established offer credit at far less ruinous interest rates. Some, such as the Tamang and Surel welfare organisations, are self-initiated, whilst others have been established through external (project) support – such as community forest user groups, or women's groups related to health. Suri is not unusual in having a good number of such groups; indeed, there is now a growing view – expressed particularly by SDC (the Swiss Agency for Development and Cooperation) in Nepal – that there can be too many per village, and that villagers are asked to spend their time attending too many different meetings. Whilst there is much truth in this argument, it can also be seen that the existence of many groups gives more people the opportunity to participate actively in their executive functions – gaining knowledge, experience and confidence in the process.

What is generally accepted as an “affordable” interest rate, and that which is usually offered by the self-help groups, is 24% per annum. That said, the trend in rates is downwards, so 18% or even only 12% per annum may now be agreed, depending on circumstances. Villagers are eager to take loans at the local rates, and generally manage to pay them back. “Affordable” credit is part of believing in, and achieving, a different future. As demonstrated by Hem Bahadur and Jira (chapter 6), carefully calculated debt for a fixed time period represents a clear way – sometimes the only way – for villagers to break out of poverty. Debt nevertheless carries significant risk⁹. With the increased local availability of credit, there is a growing need for independent local advice on what amounts to “wise debt”, especially for those with few assets. This is not so different from current trends in the West.

Believing in a different future is also linked to the much greater – and still growing – political awareness amongst

Suri villagers, and throughout Nepal. The turmoil of the civil conflict often forced families into taking position, however much they might not have wished to. Not all people like to talk about their political affiliations, but most have a fairly clear idea on their position. This will no doubt become even clearer once the long-postponed local elections finally take place, although true power changes may take time to materialise. It is not by chance that the current representatives of all three major political parties in Suri are Chhetri men.

There is another development that will influence awareness and attitudes that is “on the doorstep” as far as Suri is concerned – the arrival of mass media, notably television. Whether seen as a vehicle to promote global understanding or a promulgator of violence, explicit sex scenes and dubious Western morality, television undoubtedly makes an impact on its audience. It can change village life irrevocably¹⁰. Television must of course be preceded by electricity, which has come to Suri in piece-meal fashion – not via the national grid, but by small hydro-electric schemes. The first of these reached the Gurung settlement of Kapti some years ago, and gradually other schemes have followed – financed to varying degrees by external agencies, funds allocated through local government, and villager's own contributions. By 2010, most of Suri had some sort of electricity supply, albeit much of it of irregular, low voltage – enough to power only a few flickering light bulbs.

Diary extract, April 2009

Radika is cooking supper; I sit in my formerly habitual place a little way from the hearth, chatting about the day's events. One subject dominates all: the arrival of electricity in Surigaon. Walking around the settlement today, I watched the poles being hoisted and wires strung up. Radika tells me that the power will be turned on this evening. A student and distant relative who is staying with her arrives in the loft, breathless with excitement: the switch is about to be turned on. He cranes his head to the small window above the hearth and announces that indeed there is light. Radika takes her turn to look – and tells me to do the same. This requires me treading on the hearth and thus, as a non-Bahun, ritually polluting it – something I have never done, and would never



have dreamt of doing back in the time when Mother headed the household. Radika is dismissive of my hesitation, so I too step forward and peer out. Scattered up and down the hillside, small lights shine out in the darkness. Electricity has indeed arrived. I hear a few shouts, but they are muted by the distance of the house from others. The student's excitement is somewhat at odds with Radika's matter-of-fact acceptance – it is simply something that was waiting to happen, and she has already had her solar lighting for several years, anyway.

Perhaps a significant part of this recollection lies in the relaxation of Bahun (Brahmin) codes of ritual purity - yet the arrival of electricity is an important development. It only occurred as the result of considerable efforts - in time and money - of Surigaon residents, who see electricity as an integral part of the modern life to which they aspire. A more reliable, higher voltage electrical supply is not so far away. Once the large hydro-electric dam that is being constructed higher up the Tama Kosi (river) starts operations, Suri should be linked to a proper grid supply. Down in the valley, the shops of Singati already display an array of televisions and other electrical goods, blaring out their wares with noisy insistence. It seems unlikely to be long before televisions are a common sight in all the villages around, Suri included. This all the more so once there is a connecting road.

The year 2010 saw bulldozers working their way up from the valley bottom to Surigaon and beyond, leaving a ragged scar across the landscape. This so-called "rural access road" is being constructed by a private company that has been awarded rights by the government to develop a medium sized hydro-power plant in the area¹¹. The three affected VDCs are being offered a package of compensation that includes the opportunity of a road. Being connected by vehicle to the outside world - Singati, Charikot, Kathmandu and beyond - is the dream of most Suri residents. The only obvious dissenting voices are those of people whose land has been eaten up in the process. Yet even as far as they are concerned, the issues of contention are the precise location of the road and the lack of compensation, and not whether the road should be built at all. Until a connecting road bridge over the Tama Kosi is completed - which is scheduled for 2013 - the road will have little use, but once that bridge is there, fume-belching, horn screeching lorries and buses will inevitably follow. One can think sadly of a peaceful existence that will be shattered, but it is undeniable that a road offers huge opportunities for an easier life.

One final notable change compared to 20 years ago is the attitude of people to time itself. A defining feature of life in Suri as I remember it was the timelessness of the days¹². Time only mattered in terms of the period of daylight; I was always the one keeping track of the hour. Watches were a status symbol for wearing on special occasions, or for when going outside the village. Many people neither possessed nor knew how to read one, and few wore them regularly. It is thus noticeable that people

now refer regularly to the hour of day, and watches are a far more common item of dress. People hurry to get to a meeting, complain if someone is late, and - perhaps most significantly - choose to buy goods from a village shop that is slightly more expensive than shops down in the valley, because to do so "saves time". Small shops selling basic supplies, indeed, are to be found in many places; I'm told there are at least 12 in Suri overall, whereas in the past there was only one - the poorly stocked shop of my Surigaon landlord, Madusudan Acharya. The shops have materialised in response to demand: time has taken on an intrinsic value.

Twenty years ago, I failed to ask Suri villagers in any systematic way about their vision of the future. This time I asked people for their predictions - if not systematically, at least where and when the opportunity arose. Those with whom I spoke included a number of the villagers who had been particularly instrumental in my learning in the past, as well as representatives of the three main political parties in Suri - the Maoists, United Marxist Leninist Party (UML - essentially moderately left in the political spectrum) and the Congress Party¹³.

Of course there are always optimists and pessimists. Whatever their outlook, however, everyone prefaced their



remarks by "If there is peace...". No-one wanted to see a return to the conflict, but everyone feared that this might happen¹⁴. It is a sad fact that since that joyful celebration of election results in April 2007, progress in the restoration of democratic procedures has been very faltering, and expressions of cynicism over political processes have increased.¹⁵

To somewhat polarise arguments, the optimists see a future in the village. They view the extension of rural roads and the anticipated supply of reliable electricity as opportunities. Perhaps, for example, electricity will bring the possibility for people to work on computers in their homes, linked electronically to the world outside. They stress that education is crucial for the development of local capacities and entrepreneurial skills. Educated local people will then establish enterprises – perhaps offering services; perhaps manufacturing goods from local produce – vegetables, forest and dairy products. Investment will also be needed in agriculture, especially in improving yields of cereal crops through the use of better varieties, fertiliser and other inputs, but this is seen as feasible. As for health care – the optimists anticipate that the local facilities will continue to improve, and that people will increasingly appreciate the cleanliness of village air and water compared to urban pollution. There will come a point that the village becomes a healthier place to live than the town.

Improved prospects for local employment are a crucial part of this vision – if there are local jobs, people can choose to stay, and as a consequence, migration will gradually reduce. Some predict that migration could even effectively cease within ten years. The details of this rosy scenario are not agreed by everyone, but the basic ideas of more roads, easier access to and from the village, local employment opportunities, more local shops and better schools and health care are common to all the optimists. They see the life of their children and/or grandchildren as being easier than their own.

The pessimists are not sure that they themselves will still be in the village in 20 years time – indeed, they hope that they will not be. They see their future in a town, ideally Kathmandu. They point in particular to the better health care and educational opportunities available in the city, and the generally easier life, free of hard physical labour. Having a salaried job is their ideal. They note that already there are many young people in the village who are frustrated by the limited way of life, and that the sparks that could reignite violence are not far below the surface. They acknowledge that rural access and electricity supplies will improve. Nevertheless, to them, the village will still be a backwater. The slopes will remain as steep, and the drudgery of tilling the land and raising livestock will not be reduced in any significant way. Those who remain in the village, in their opinion, will be those who have no other options; they will be the losers. The brightest and the best will leave.

The most likely future for Suri - and for many villages in Nepal's middle hills - probably lies somewhere between these two scenarios. Some of the predictions, at least with regard to improved infrastructure and the importance of employment opportunities, are in any case the same. It is just the interpretation of the outcomes that is different. Jobs for young people are clearly crucial – throughout

Nepal, the numbers who have studied to SLC level, if not higher, are greater than ever before. Their aspirations for the future are certainly not to labour in the fields and forests. A key and immediate challenge is the creation of jobs – ideally, local jobs - that suit a moderately educated workforce.

Implicit in what all Suri villagers predict for the future is a degree of self-determination – not quite a “great transformation”, but the potential beginnings of one¹⁶. From an outside perspective, I find it difficult to believe that only those with no other option will remain in the village. It seems more likely that some will make a deliberate and positive choice to stay – for reasons of attachment to the land, their family and to a whole way of life, that go deeper than material ambition. Perhaps this will be more evident amongst the *Janajatis*; the Chhetris, Newars and Dalits appear to be the more attracted to city life. Historically, the latter arrived from more urban areas – so perhaps history will turn full circle with a significant proportion of the more privileged castes returning to an urban existence. There is already a trend in that direction. Yet so much depends on whether there is peace, or the frustrated hopes and expectations for “New Nepal” boil over into renewed conflict.

A question that is often asked is whether development support – particularly Swiss development support, since Switzerland has been by far the most prominent bilateral donor in Dolakha district – has made a real and positive difference? Some would argue that the years of civil conflict are proof of donor failure – as was suggested in questions posed in the Swiss parliament when Nepal's civil conflict escalated. Given that Nepal has been the recipient of so much development support from many countries and multilateral organisations, it is not surprising that aid effectiveness is put under particular scrutiny. Indeed, the argument that development support generally does more harm than good has some strong advocates¹⁷. The issue is not a simple one, as not all development support is the same. I would argue that whilst badly conceived and poorly managed aid has undoubtedly done harm, there are plenty of examples of constructive development cooperation making a real and positive difference. An important challenge is to learn from mistakes.

In the case of donor support to Nepal, one fact may be particularly significant: all development agencies, whatever their nature, generally espoused to act in a “non political” manner. This helps to explain which interventions were chosen - in the case of the Swiss, interventions focused on rural infrastructure, education, health and natural resources – and, once chosen, how activities were implemented. Dedicated development professionals who had worked in Nepal for some time were certainly well aware that poverty was not only about a lack of economic resources, but was deeply entrenched in discriminatory practices that perpetuated inequality. Yet at least until the early 1990s, it was difficult to speak out against cultural

norms, or to pro-actively help one group above another. Thus the sensitive questions of who in the population would benefit from the bridges, roads or health posts, which children would have better access to schools, who would be chosen as a “lead farmer”, or who would become a committee member of a forest user group, could only be raised with great tact, and in discussions with Nepali officials who shared such concerns.

It was only through development experience and growing political awareness in Nepali society that it became possible to insist on asking questions about who, exactly, benefitted from what. This in turn highlighted that in most cases it was members of elites who were the greatest beneficiaries of development assistance¹⁸. The poorest and most disadvantaged might not have been completely left out, but they often benefitted least – and in a few cases, “development” actually harmed their livelihoods. Yet to argue that this was a factor in catalysing the civil conflict would also be simplistic. The Maoist movement, though based on the demand for greater equality, was not led by the poor and disadvantaged. It went far wider than that – and possibly here development interventions did have a role, in promoting ideas of egalitarianism and human dignity.

To respond to the potential critics of Swiss development funding: the positive impacts on Dolakha district cannot be denied, even allowing for developments that might have taken place without external support. The road connecting the district to Kathmandu is both well built and well maintained, and has made an obvious impact in terms of accessibility – facilitating imports of cheap grain and agricultural inputs, and links to outside markets and job opportunities. Health, agricultural productivity, forest management and rural infrastructure can all be shown to be better in the district than in areas that have not received donor support. Possibly the greatest Swiss contribution to the district, however, has been in building the skills, knowledge and self-awareness of local people through numerous training schemes, scholarships, and exposure to new ideas and practices. Since the mid 1990s, such capacity building has been specifically targeted towards women and members of disadvantaged castes. Indeed, all interventions are screened, tailored and monitored for their impact on these groups – so that poverty is addressed through a gender and caste-sensitive lens. The result of these efforts is that many women and men are better equipped to make choices, and to direct their own future, than they would otherwise be.

Returning specifically to the people of Suri, their future, like that of other villagers, is obviously tied to Nepal’s political future. At the same time, it is also far more closely linked to the global future than ever before. The influence of fluctuating commodity markets, changing currency rates, growing consumerism, and global climate change cannot be ignored or escaped. Nevertheless, how the villagers respond to circumstances is at least part in their

own hands - and the fact that they themselves believe that they have a part in shaping their future is a very significant step in that direction.



Endnotes

- 1 Village Development Council – the lowest administrative unit in Nepal, which replaced in 1991 what was formerly termed the *panchayat*.
- 2 The school was upgraded to teach beyond SLC two years previously, but its registration took time - so the first pupils sat their exams under the name of another school.
- 3 I have generally avoided using development jargon, but this is the essence of empowerment, by many definitions. For example, "Empowerment happens when individuals and organised groups are able to imagine their world differently and to realise that vision by changing the relations of power that have been keeping them in poverty" Eyben, R, Kabeer, N. and Cornwall, A. (2008) *Conceptualising empowerment and the implications for pro-poor growth*" A paper for the DAC Poverty Network, Institute of Development Studies, Brighton, Sussex, UK.
- 4 Even more extreme attitudes were recorded by Janice Sacherer, who summarised the reaction of "untouchables" whom she met in Dolakha and Kabre Palanchok districts in the late 1970s, and again in more remote places in 1990, as being: "We don't want anything, we don't need anything, please go away and leave us alone so we don't get any more trouble than we already have". Sacherer, J. (1990). *Opinions and Perceptions Survey Rapid Rural Appraisal of IHDP/LJRP Impacts in Southern Panchayats of IHDP area and quantitative time series of Kavre SDC/INFRAS Impact Monitoring LJRP/ IHDP*.
- 5 As noted in chapter 7, brothers are usually anxious to ensure that their sisters marry, as on marriage, women lose the right to inherit any land from their natal home.
- 6 In post-conflict times, the government has sought to channel support for minority groups through specific social security payments. Surels, but not Sunwars, are eligible for such payments, which in September 2010 were reported to be Rs 1,000 (approx. US \$ 13.5) per month per individual – a significant sum for a village family. The changing of names from Sunwar to Surel on identity cards was independently remarked upon by the Suri VDC Secretary, Dil Bahadur Acharya, who said that it considerably increased his workload.
- 7 Sunwar and Surel are distinct languages, even though quite closely related. According to Dörte Borchers (*personal communication*), it is only older people in Suri who speak Surel fluently, and then often using simpler verb forms, which can be a sign that a language is no longer fully functioning. She adds that she does not believe that the new interest in Surel identity and ethnicity will change the fate of the language, as there is no effort in the community to speak it systematically with children. See http://www.himalayanlanguages.org/?q=team/dorte_borchers
- 8 Membership of both societies is determined primarily by family relationships, but each is open to other castes or ethnic groups - and indeed includes a few such households. They are neighbours who asked permission to join. In the Tamang welfare society, each household is expected to contribute Rs 10 per month; in the Surel organisation, probably reflecting their generally less affluent status, membership costs only Rs 2 per month.
- 9 A recent report on indebtedness in the nearby districts of Ramechhap and Khotang found that over 75% of the sampled households had outstanding loans. Furthermore, private loans at high interest rates were not uncommon. Not surprisingly, it was the poorest households that had greatest difficulty in making timely repayments – sometimes taking private loans at higher interest in order to avoid the shame of defaulting on payments to community groups. The report thus highlights the need for credit tailored to the repayment capacity of the poorest households. See: Chhetri, R. B. and Timsina, N. P. (2010) *A Study on Indebtedness: Magnitude, Causes and Its Effect on Development Interventions Environmental Resources Institute, Satdobato, Lalitpur P.O. Box 12207, Kathmandu*. In Bangladesh and India, where micro-credit schemes for the poor are highly developed and indeed big business, there is increasing concern about ready credit leading to multiple debts.
- 10 The effects of television on the lives of villagers are amply discussed in Critchfield, R. (1994) *The villagers Changed values, altered lives: the closing of the urban-rural gap* Anchor Books, USA: 435-446.
- 11 Universal Power Company is managing the Lower Khare Khola Small Hydro Power Project, which will start supplying electricity to Kathmandu in 2013. Official figures show it planned as a 4,400 KWatt unit <http://www.nea.org.np/reports/New%20Application.pdf>. According to Bal Ram Shrestha (engineer), the residents of the three affected VDCs of Suri, Chankhu and Khare are all entitled to shares in the company – but at community request, the Suri road has been constructed in lieu of shares. The company also foresees giving preference to local people in paid labour opportunities, with priority to the identified poor, and contributing to a social welfare fund administered by each VDC.
- 12 In summer the days were long and sleep was short; one rose early (the women particularly so – certainly by 4.00 they would be up), worked hard in the fields, and went to bed late, perhaps by 22.00 or later. In the winter, the morning cold kept everyone (men in particular) in bed as long as possible; the days were short, and people might be in bed by 19.00. Again, this was less likely for women, who would spend evenings and early mornings grinding flour and making other food preparations, often in darkness since oil for lamps or candles cost money.
- 13 Lal Bahadur Khadka (UML); Ramesh Khadka (Maoist) and Ram Bahadur Khadka (Congress) kindly gave of their time in discussions. Others who gave their opinions – and who are

named in person elsewhere – include Radika Acharya, Jagat Karki, Tomtar Karki, Rukmini Karki, Birmaya Surel, Padam Bahadur Surel, Sukrabar Sherpa and Padam Bahadur Tamang.

- 14 The longing for peace in Nepal, as expressed by a wide range of respondents, is highlighted in a recent report from the Overseas Development Institute, Jones, N. with Bhatta, B.; Gill, G.; Pantuliano, S.; Singh, H. B.; Timsina, D.; Uppadhaya, S.; and Walker, D. (2009) *Governance and citizenship from below: Views of poor and excluded groups and their vision for a New Nepal* ODI Working Papers 301, May 2009 <http://www.odi.org.uk/resources/details.asp?id=3289&title=governance-citizenship-nepal>
- 15 The failure of the government to oversee the writing of the new constitution by the deadline of 28 May 2011 is one testimony to the difficulties of reaching consensus amongst the different parties.
- 16 See Sharma, J.R. and Donini, A., 2010 *Towards a Great Transformation? The Maoist Insurgency and Local Perceptions of Social Transformation in Nepal*. Feinstein International Center, <https://wikis.uit.tufts.edu/confluence/pages/viewpage.action?pageId=37721240>
- 17 See for example Easterly, W. 2006, *The White Man's Burden; Why the West's Efforts to Aid the Rest have Done So Much Ill and so Little Good*, Penguin Press, or Shah, A. <http://www.globalissues.org/article/35/foreign-aid-development-assistance>
- 18 This was specifically acknowledged by the official heading the Asia desk of SDC at the time, Paul Eckert, who was quoted in June 2002 as saying "For instance, one of the important causes [of the conflict] is that governance in Nepal has failed in the sense that the minorities have not had access to the fruits of development work and have been partly excluded from the political system." http://www.swissinfo.ch/eng/Home/Archive/Development_agencies_debate_Nepal_conflict.html?cid=2776604