



WORKING PAPER 6

BONDED: LIFE STORIES FROM AGRICULTURAL COMMUNITIES IN SOUTH-EASTERN NEPAL

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June 2021

ABOUT THIS WORKING PAPER

In the Terai region of South-Eastern Nepal, there persists a form of agricultural bonded labour called Harwa-Charwa, rooted in agricultural feudal social relations. The Terai has a long and dynamic political history with limited employment opportunities and high levels of migration. This paper is an external qualitative analysis of over 150 life stories from individuals living in an area with high levels of bonded labour. These stories were previously analysed during a workshop through a collective participatory analysis. Both the participatory analysis and external analysis found similar mechanisms that trap people in poverty and bonded labour. The disaggregation by age in the external analysis could explain why child marriage and child labour were very important in the collective analysis but did not match the results of a baseline survey in the same geographical area that found only a few cases. The respondents were aged between 15 and 65. Child marriage and child labour had shaped the lives of the adults but have since decreased. Methodologically, the different ways of analysis diverge in their ability to differentiate timelines. The participatory analysis gives historical insights on pathways into child labour, but although some of the social norms persist this situation has changed.

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Suggested citation

Cannon, M. and Oosterhoff, P. (2021) *Bonded: Life Stories from Agricultural Communities in South-Eastern Nepal*, CLARISSA Working Paper 6, Brighton: Institute of Development Studies,

DOI: [10.19088/CLARISSA.2021.003](https://doi.org/10.19088/CLARISSA.2021.003)

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ISBN: 978-1-78118-807-1

DOI: [10.19088/CLARISSA.2021.003](https://doi.org/10.19088/CLARISSA.2021.003)

This report has been funded with UK aid from the UK government (Foreign, Commonwealth & Development Office, formerly the Department for International Development). The opinions expressed are those of the authors and do not necessarily reflect the views or policies of IDS or the UK government.



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The Child Labour: Action-Research-Innovation in South and South-Eastern Asia (CLARISSA)

is a consortium of organisations committed to building a participatory evidence base and generating innovative solutions to the worst forms of child labour in Bangladesh, Myanmar, and Nepal.

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ACKNOWLEDGEMENTS

This paper could not have been written without the generous support of the Foreign, Commonwealth & Development Office (FCDO), and the non-governmental organisation partners of the Freedom Fund who led the fieldwork resulting in these stories. The fieldwork was part of a grant given by the Freedom Fund to the Institute of Development Studies (IDS) to provide support for the Freedom Fund's planning, monitoring, evaluation, and learning in the southern India hotspot. The Freedom Fund generously funded the operational work to eradicate bonded labour that we refer to in this report.

Our thanks to FCDO for funding this independent qualitative analysis of the life stories to enable this evidence to be used for ongoing efforts to eradicate the worst forms of child labour. We are indebted to Danny Burns and Jo Howard at IDS for assisting in the early coding and verification exercise. Thanks to Karen Snyder for her insightful and constructive review.

ABBREVIATIONS AND ACRONYMS

CLARISSA Child Labour: Action-Research-Innovation in South and South-Eastern Asia

GDP gross domestic product

IDS Institute of Development Studies

ILO International Labour Organization

NGO non-governmental organisation

Section 1:

INTRODUCTION

1 INTRODUCTION

What comes to people's minds when asked to talk about their life in an agricultural 'modern slavery'¹ 'hotspot'²? This report examines these questions through a qualitative analysis of 154 life stories from three districts – Dhanusha, Saptari, and Siraha – in the Terai region of South-Eastern Nepal, with documented evidence of adults and children working through a system of agricultural bonded labour³ known as Harwa-Charwa.⁴ The purpose of the life story collection is to understand contemporary agricultural slavery and bonded labour in Nepal and to create learning for the non-governmental organisations (NGOs) about how to make their programmes more effective and relevant.

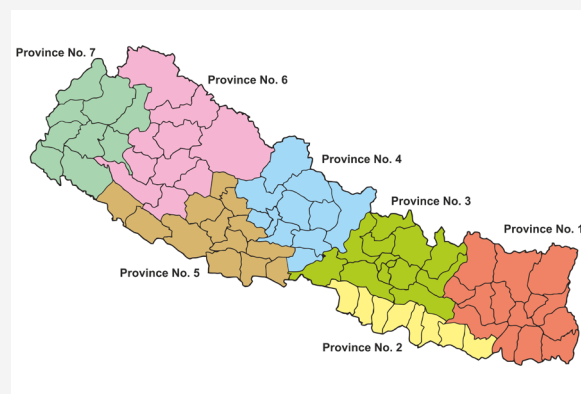
This independent expert-led analysis follows a participatory analysis of the life stories and seeks to respond to two research questions:

- 1 What does this qualitative analysis tell us about the lived experiences of men and boys, and women and girls in communities with agricultural bonded labour?
- 2 What are the differences and similarities between qualitative expert-led and participatory analyses of life stories?

Our analysis, which is presented in this paper, was undertaken to inform and support the Child Labour: Action-Research-Innovation in South and South-Eastern Asia (CLARISSA) programme, an action-research programme to eradicate child labour in Nepal, Bangladesh, and Myanmar. We therefore pay specific attention to children, children's work, and migration.

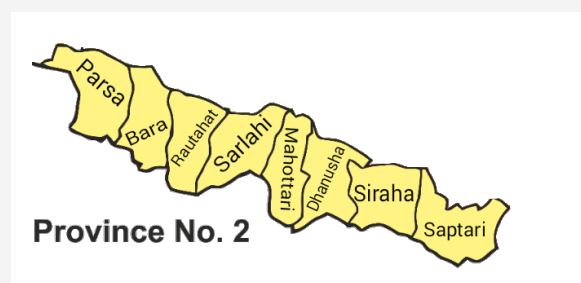
The findings presented in this report build upon a larger body of research conducted by the Institute of Development Studies (IDS) and its partner, ActionAid

Figure 1: Provinces of Nepal



Source: CC BY-SA 4.0 Aotearoa.

Figure 2: Areas where the stories were collected



Source: CC BY-SA 4.0 Raju Babu.

Nepal, starting in 2014, including: a scoping visit; the participatory collection and analysis of 156 life stories (Burns, Sharma and Oosterhoff 2017); participatory prevalence statistics based on 1,660 randomly selected households across 52 hamlets in programme areas (Oosterhoff *et al.* 2017); an action research programme with five action research groups (Sharma, Oosterhoff and Burns 2019); and a desk review of key programme documents and interviews with stakeholders as part of an evaluation (Oosterhoff, Sharma and Burns 2020).

- 1 The terms 'modern slavery' or 'contemporary slavery' are contested. Opinions differ, for example, on what the definitions are or about whether the exploitative practices classified or viewed as 'modern slavery' are different from other forms of exploitative labour or that these should be seen as a continuum of exploitation. The term 'slavery' is also viewed offensive by some governments. It goes beyond this paper to try and solve these debates. In this research project, which has been funded by the **Freedom Fund**, an organisation that is part of 'the movement to end modern slavery', we put it in quotes to highlight the multiple meanings of this term.
- 2 The **Freedom Fund** defines a 'hotspot' as 'a geographic area known to have a high incidence of "modern slavery", and which meets criteria designed to ensure that interventions are likely to result in a measurable reduction in "slavery" within five years of the Freedom Fund's engagement in that region'.
- 3 'Bonded labour' is defined in the prevalence report (Oosterhoff, Sharma and Burns 2017) and this paper as: 'The presence of an advance or agreement. An advance, whether completely or partly in cash or in kind, made by one person who is also demanding the labour of the borrower as a means of repayment for a loan'; plus at least one of these remaining four criteria: (1) no freedom of movement – physically constrained or has restrictions placed on his/her freedom of movement; (2) paid less than the minimum wage – a remuneration which is less than the current notified minimum wage under the minimum wages act; (3) no freedom of employment – absence of freedom to choose one's employment or other means of livelihood; and (4) no freedom of marketplace – loss of freedom to sell one's labour in an open market.
- 4 In Maithili, *Charwa* – also spelled *Charawa* – denotes a landless person who grazes cattle. *Harwa* – also spelled as *Harawa* – denotes a landless person who works on other people's land. Both terms have connotations of bondage.

During the baseline prevalence study we noticed that some themes such as child marriage and child labour which feature prominently in the life stories were not commonly found in the statistics which looked at the present situation. The external re-analysis presented in this report provides an explanation that has empirical and methodological relevance.

The Terai region of South-Eastern Nepal has a long and dynamic history with high levels of domestic and international in- and outmigration (Gartaula and Niehof 2013). The prevalence of 'modern slavery', and other political-economic and sociocultural characteristics such as distance to roads, markets, and employment opportunities vary considerably across the villages. Yet there are also common themes and threads related to the specific vulnerabilities and experiences of agricultural bonded labour that emerge from individual narratives. These are (1) individual and familial gender, caste, religion, and age-based inequalities, including dowry-related abuses of women, and child labour within (2) a context of precarious and limited employment opportunities in the Terai. These themes can be understood within wider structural political and economic inequalities between regions in Nepal.

At the level of an individual's life, interrelated events are woven in patterns that cannot easily be disentangled, but shape these individuals' lives subtly or directly (re)enforcing systematic inequities as illustrated by the story below of Thakai,⁵ a married bonded labourer with children:

I was born in Sadaya Basti of Kadmaha VDC [Village Development Committee], Saptari. My family's only way to earn a living was by working as daily wage labourers. We struggled to afford our daily meal through our daily wages work. As time passed, I grew up and became 14 years old. I was married to a boy of a neighbouring village. After marriage, I came to know that my husband suffered from asthma. Later, all my husband's relatives migrated to other villages. And then, we too moved to my aunt-in-law's village.

We started to spend our life there working as daily wage labourers. We had neither house nor an alternative to survive. We received shelter in the landlord's house. Later, we made our own small

cottage. We lived in that cottage by working hard. Despite of that we were facing many difficulties to survive.

As time passed by, my husband's asthma became severe and made my husband weaker. At that time, we were not able to afford for his treatment. He had to rest and was spending more time in bed. This has made him unable to work. I was a single woman who had the entire burden of feeding the family. My wage was not sufficient for our daily meal. I decided to send my daughter to work in the landlord's house.

During my daughter's childhood, circumstances forced me to make my daughter a bonded worker in the landlord's house. She went to the landlord's house with lots of responsibilities when she supposed to be going to school with bags. I do not remember how old she was. My daughter would get 240kg rice per annum, which helped me a lot. My husband's asthma could not be treated and finally he passed away last year. I became a widow and my children became orphans.

If I get work, I receive either 200 rupees or 8kg rice for a day's work. As I already mentioned, we do not have registered land or any property. It is difficult to manage food and clothes for me and my children. These days, getting work has been very difficult. Every day I hope that someone will call me and give work. Despite that, I am managing food for my children. I am not getting any support from the village.

I do not have marriage registration certificate. Since I have not registered my marriage there is a problem getting the birth certificate of my children. I only have problems and difficulties in my life. I am facing difficulties to providing a meal at times. During festival season 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 my tears. (Thakai, bonded labourer, age not given, female)⁶

This story addresses some of the major themes – such as gender inequities, health expenses, working conditions, and land ownership – that surfaced through this expert-led, qualitative analysis and demonstrates how these themes are intimately interconnected.

⁵ All names have been changed to protect the identity of storytellers.

⁶ The simple sentences and grammar in these life stories are a result of the process of transcription and multiple translation, which is discussed in depth in Section 3. Some of the sophistication and nuances of the respondents is likely to have been lost in translation.

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Section 2:

BACKGROUND

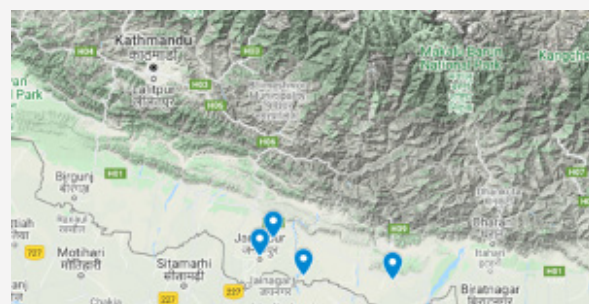
2 BACKGROUND

Agriculture and labour-related labour migration play key roles in Nepal's overall modern landlocked economy and social development. In 2015, when these stories were collected, Nepal ranked 145 on the global Human Development Index, a place shared with Kenya (UNDP 2015). There are 126 different castes/ethnicities in Nepal and 123 languages are spoken as the mother tongue, which demonstrates the vast diversity of the country's population (Central Bureau of Statistics 2012). Agriculture provides employment opportunities to two-thirds of the total population and contributes more than a third to the nation's gross domestic product (GDP) (Government of Nepal 2021). Although there is some industry, agriculture is still the main feature of the political economy (Sugden 2013).

The expansion of agriculture has been particularly key in the political and economic development of the Terai region. The Terai, known as Madhes in the Nepalese language, adjoins the North Indian states of Bihar, Uttar Pradesh, and West Bengal. It is characterised by high levels of domestic and international migration (Sharma *et al.* 2014), and in the districts included in this study, a specific form of agricultural bonded labour known as Harwa-Charwa.

The Harwa-Charwa system has its roots in agricultural feudal social relations which may be traced back to the eighteenth century. Today, some of these unequal social relations continue to exist in South-Eastern Nepal, being integrated into national and global markets, especially through migration into national and foreign labour markets. The transformation of feudal labour relations is complex and is not only economic or political, but also sociocultural. Harwa-Charwa are at risk of taking on high-interest debt when faced with a financial crisis, and landlords also provide loans that are impossible to repay. Once in debt, Harwa-Charwa are forced to work on the landlord's land, herd cattle, or work as domestic servants. For many Harwa-Charwa, it is difficult to seek alternative work from other employers, and they face work abuses and discrimination. Much has already been said on the prevalence and conditions of bonded labour, which may not all be called Harwa-Charwa in this area of Nepal (Kumar, Subedi and Suwal 2013), and this paper seeks to add to this knowledge by giving specific examples of how the practice of bonded labour is intimately tied to other

Figure 3: Terrain of South-Eastern Terai



© Google maps

contextual and global factors – such as labour migration, cultural practices, ubiquitous poverty, and minimal public services.

Migration also plays a key role in Nepal's economy. Within Nepal, the majority of internal migrants before and after migration find work in agriculture (Sharma *et al.* 2014). Migration for foreign labour markets is an important source of revenue for Nepal, with remittances accounting for 28 per cent of Nepal's total GDP in 2013/14 (Government of Nepal 2016), which makes this landlocked country dependent on economic activities, labour policies, and demands in other countries. In the last few decades, Nepal has witnessed an increasing trend towards outward migration and, in 2011, over half of Nepali households were receiving some form of remittance from abroad (Cosic, Dahal and Kitzmuller 2017). Furthermore, remittances have increased from US\$55m in 1990 to US\$8,294m in 2018.⁷ Remittances lead to an increase in per capita GDP, a general reduction in absolute poverty, and many households do benefit as is visible from the massive construction efforts and recently added brightly painted storeys on houses in the Terai. However, large-scale migration for labour is not uncontested as an economic development strategy. Some argue that 'large-scale migration is not a sign of strength, but a symptom of deep, chronic problems' (Cosic *et al.* 2017: X). The recent Covid-19 pandemic is one among a range of other economic development challenges (World Bank 2020). The pandemic has restricted people's movements, and in some cases caused a sudden and sometimes involuntary return of migrants. The long-term effects on migration, remittances, and the local economy remain to be seen.

Today's migration in and out of the Terai has a long history, dating back centuries and resulting in fluctuating

⁷ World Development Indicators, 2018.

populations (Gartaula and Niehof 2013). The inhabitants, called Madhesi, are diverse in terms of ethnic and religious histories.⁸ The population in the Terai increased due to in-migration after the eradication of malaria, deforestation, and agricultural development. Today, the Terai is impoverished and politically unstable with regular outbursts of violence (Human Rights Watch 2017), although there are political, economic, and sociocultural differences within and between districts; for example, between urban and rural areas and proximity to roads and borders. Some of these differences, such as ethnic and religious composition, are demographic and rooted in long histories with India, colonialism, local governance systems, and migration. Some ethnic minority histories, such as the different Tharu groups, are mostly known through oral traditions, outside official written historical records. Others such as urbanisation, economic diversification and road access are more recent.

The Terai was once composed of different kingdoms which were incorporated into the Nepalese state around the late 1700s. Centralised governance as well as colonial indirect rule contributed to the development of feudalism and tax payment with (surplus) crops in the region. Local indigenous cultivators were required to pay taxes to the central government in the form of surplus crops. Through the procurement of administrative jobs of revenue collection and accounting, wealthier members of the indigenous groups consolidated power and influence through the payment of land and salaries for their work.

Local landholding elites benefited from deforestation for agricultural expansion and annexation of land from indebted tenants. Land reforms brought in by the Shah monarchy after the 1950s were ineffective, partly because upper class landowners thwarted efforts through using bureaucratic connections (Sugden 2013). Landlords have found ways to ensure they have access to agricultural labour within a context of a high migration and an industrialising and diversifying economy. Research in neighbouring states in India suggests that one of these strategies is agricultural bondage enabled through a

caste-based feudal system (Choi-Fitzpatrick 2017). Some of these feudal relations and dynamics apply to the Terai as well. However, differences exist due to India's substantial manufacturing and service industry and large internal market, which allow for economies of scale in India that are not accessible to Nepal. Within this agricultural economy, control over land and labour are extremely important. There is consensus that seasonal fluctuations in demand for agricultural labour affect marital arrangements, family size, household composition, and fertility desires and norms. How this works varies in different contexts and is a whole field of study of historians, economists, and feminists well beyond the scope of this paper (Brass 1990; Levy 1985; Morgan and Niraula 1995; Dahal 2020).

Economy and migration in and out of Nepal are also heavily influenced by patrilocal cultural practices. As in many South Asian agricultural and rice-growing societies, marriage is patrilocal: the couple settles in the husband's home or community after marriage, adding to the rural migration numbers. There is a rich body of scholarship on the social institutions of the value of women's labour, dowry, and (early) marriage in South Asia (Mahato 2016; Sah 2010; Baer Chan 2015). It is beyond the scope of this paper to discuss the many theories and empirical findings on the origins of these institutions, but Nepal still has one of the highest rates of child marriage in the world,⁹ and within Nepal, child marriage in the Terai is higher than country averages (Pandey 2017; Adhikari 2018; Sah 2010, 2012). Interestingly, the minimum age of marriage by law is 20 years, which is relatively high compared, for example, with a legal age of 16 (with parental consent) in the UK. However, the average age of marriage is also going up and social norms about child marriage are changing.

It is within this context of high agricultural labour need, extreme poverty, migration, and patrilocal cultural practices that we wanted to gain deeper understandings of the inequalities and constraints on economic choices of adults and children.

8 Ethnic groups include the Tharus, Darai, Kumhal, and Majhi. Religious denominations include Hinduism, Islam, and Christianity.

9 See '*Our Time to Sing and Play: Child Marriage in Nepal*' on the Human Rights Watch website and the [Nepal](#) page of the Girls Not Brides website.

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Section 3:

METHODS

3 METHODS

3.1 Life story collection, translation, and analysis process

‘What will you do by writing my story? I do not know.’

(Koshila, bonded labourer, age not given, female)

This paper is the second of three papers that document an external expert analysis of each set of life stories collected for the project ‘Participatory Action Research and Learning Within Large-Scale Operational Programs to Reduce the Prevalence of Bonded Labour in India and Nepal’. In each of the three study locations – Nepal, South India, and North India – life story collection was the first of three interlinked mixed-methods participatory research components, which also included participatory statistics and action research (Oosterhoff *et al.* 2020). The results and process of a participatory analysis of the life stories has been published (Burns *et al.* 2017). Additional background on the method and of an external analysis of these stories is provided in the CLARISSA paper on the life stories collected in South India (Cannon and Oosterhoff 2021). This analysis of life stories collected in Nepal uses the same methodology, hence we have included much of the same information below for the reader of this stand-alone report.

The collection and analysis of life stories is a common research method in many social science and art disciplines: in oral history (Thompson 1988); anthropology (Bertaux and Kohli 1984); (social) geography (Miles and Crush 1993); psychotherapy (Etherington 2009); management and leadership (Shamir and Eilam 2005); psychology (McAdams 2008); and development studies (Stubbs 1984). Life stories can elucidate the lived experiences of individuals who are left out of the historical record or are reduced to numbers and statistics in government audits and surveys (Thompson 1988), giving voice and prominence to those marginalised by their inferior social position or their lack of political and social power (Haynes 2010), such as in queer history (Boyd 2008), feminist history (Geiger 1986), and black history (Shockley 1978).

Along with providing richer, broader, and more nuanced accounts of history, life stories can function to assist storytellers in making sense of their history as they navigate events and look for meaning in their own lives:

Stories live to be told to others. Life stories, therefore, are continually made and remade in social relationships and in the overall social context provided

by culture. As psychosocial constructions, life stories reflect the values, norms, and power differentials inherent in the societies wherein they have their constitutive meanings... Life stories are based on biographical facts, but they go considerably beyond the facts as people selectively appropriate aspects of their experience and imaginatively construe both past and future to construct stories that make sense to them and to their audiences, that vivify and integrate life and make it more or less meaningful. (McAdams 2001: 101)

This example represents a departure from life stories as unchanging objective historical fact or truth, and instead presents them as a means of understanding personal history and events that are situated within cultural and social contexts. Life stories are closely linked to memory and the ways in which remembering the past is influenced by the present (Stogner 2009).

Jorge Semprún's retelling of his experiences on the road to and inside the Buchenwald concentration camp during the Second World War, published in *Le grand voyage* (1963) and *Quel beau dimanche!* (1980), respectively, exemplifies the iterative meaning making that develops throughout life through storytelling. His views on communism changed considerably over time, reflecting publications such as Aleksandr Solzhenitsyn's *The Gulag Archipelago* about communist forced labour camps, which altered his interpretations of his personal experiences in the Nazi forced labour camps. His books are autobiographical, yet fictionalised, and are characterised by their non-linear chronology, something we see often in the life stories examined in this paper. Semprún contends that, ‘fiction is necessary... within appropriate moral limits because it enables me to explore the full dimension of an event or a moment’ (Zanganeh 2007).

For the project, the purpose of the life story collection was to understand ‘contemporary slavery’ and bonded labour in India and Nepal and to create learning for the NGOs about how to make their programmes more effective and relevant. The researchers are cognisant of respondent bias and the expectations people may have of NGO workers operating in and near their villages, and wanted to allow the storytellers to tell their own stories with minimal prompting and guidance by issues that are either explicit or implicit in researchers’ pre-constructed questions, and therefore they chose the life story method for this purpose (Burns *et al.* 2017). Also, it is not easy for outsiders to build relationships in these communities due to language, multiple status differences, and political turbulence.

Table 1: Respondent type interviewed by district

District	Dhanusha	Siraha	Saptari	Total
Bonded labourer	15	33	42	90
Daily wage labourer	0	11	13	24
Other (NGO worker, religious leader, social mobiliser)	3	6	3	12
Teacher	1	5	3	9
Local community leader	1	4	2	7
Child labourer	0	5	0	5
Local politician	2	1	2	5
Landlord	0	1	1	2
Total number of stories	22	66	66	154

Source: Authors' own, based on NGO data.

In 2015, field staff from seven different Nepalese NGOs collected a total of 156 stories. Each NGO was asked to collect 11 stories from four different villages. The NGO fieldworkers received a week of training and a guidance note from IDS, ActionAid Nepal, and Praxis¹⁰ prior to the data collection (Burns *et al.* 2017). NGO workers were instructed to select storytellers based on the following criteria: of the 11 stories collected per village,

- **Seven of the stories should come from people directly affected by bonded labour, either themselves or a member of their household;**
- **Two from people who were not affected by bonded labour but were in a similar socioeconomic position as the villagers who were affected; and**
- **Two from people who were significant community members, such as teachers and ward members.**

Of the 156 stories collected, two stories were not included in the files of translated stories and therefore have not been included in this analysis. The numbers in Tables 1 and 2 represent information from 154 stories.

The demographic information in Table 1 was compiled by an ActionAid Nepal team member and recorded in an Excel spreadsheet shared with the authors of this

paper. The demographic data were then checked against the information in the stories. In one case, there was a discrepancy between the life story and the demographic data: the person was marked as bonded labourer; however, in her story she refers to herself as a community health worker and implies that her family is relatively wealthy due to their large land holdings. As such, we have categorised her as 'Other (NGO worker, religious leader, social mobiliser)' rather than a bonded labourer.

Of the 154 stories, 92 were collected from women, four from girls (18 and under), 41 from men, and one story was collected from a boy (18 and under). The largest number of stories (90) were collected from bonded labourers living in the communities where stories were collected, followed by daily wage labourers (24).

Stories were collected in teams of two: one documenter and one facilitator. The facilitator asked question prompts and the documenter recorded the storyteller's answer as closely as possible. NGO staff then transcribed these stories. Stories were collected in Maithili, the main language spoken in the districts where stories were collected, transcribed into Nepalese, and later translated into English.

10 Praxis is a knowledge and development support organisation aimed at facilitating participation of marginalised communities. Praxis is based in India and has been operating since 1997.

Table 2: Respondent sex and age

	Dhanusha	Siraha	Saptari	Total
Boys	0	1	0	1
Girls	0	4	0	4
Men	8	11	22	41
Women	12	37	34	92
Unclear	2	13	10	16
Total	22	66	66	154

Source: Authors' own, based on NGO data.

Life stories were analysed by NGO fieldwork staff and community representatives at the Collective Story Analysis workshop held 5–9 March 2017 in Nepal. The joint participatory analysis process and findings are documented and explained in detail elsewhere (Burns *et al.* 2017).

Until now – and reflecting funder priorities and financial limitations – there has not been a full qualitative analysis of these stories to explore themes in more depth and from various perspectives. During a baseline prevalence study we noticed that some themes, such as child marriage and child labour, which feature prominently in the life stories, were not commonly found in the statistics representing the present situation (see Oosterhoff *et al.* 2017: 23). This makes it methodologically – as well as in terms of interventions – interesting to explore these stories again.

Our partner, ActionAid Nepal, translated the stories from Nepalese into English in 2020 for the expert-led analysis and conducted an independent quality and accuracy control of ten randomly selected stories to check the quality of the translation and determined that the translations were accurate. The main language in these districts is Maithili, an Indo-Aryan language mainly spoken in India and Nepal (Yadav 1979). NGO staff conducted the life story conversations in both Maithili and Nepali. They wrote the transcripts in Nepali. Translations are imperfect and have been left verbatim in direct quotes from the transcripts. Where the meaning of the quote is unclear, we have referred to the Nepalese version for clarification.

We chose NVivo 12.0 software for data analysis and used an inductive coding strategy. To assure the quality of the analysis, we organised a joint independent quality control

review of the generated codes in eight randomly selected stories resulting in a list of agreed main codes for the remaining 146 life stories, with the possibility to expand if this was needed. Of the 154 stories, we examined the codes that had the highest frequency (appeared in the greatest number of stories) and further unpacked them to avoid conflating concepts and to increase the level of detail. The two authors met every other week for several months to review and discuss emergent findings, literature, and review drafts of this report.

Codes with the highest frequency were loans (118); alternative livelihoods (112); social norms (110); health (96); workplace conditions (89); education (86); bonded labour (85); land (83); and child labour (66).

These nine codes were then further categorised into six thematic areas, which are closely interconnected:

- 1** Loans
- 2** Land
- 3** Work and employment
- 4** Education
- 5** Social norms
- 6** Health

We then compared the information coded to the thematic areas to the issues identified during the collective participatory analysis to see where overlaps and departures existed. The sample size was large enough to reach a point of saturation on the topics presented in this paper. For a fair and representative analysis of the stories we present common views and stories on a theme rather than the 'outlier' extreme cases, or sensational cases, as they can distort the picture.

Section 4:

LIMITATIONS

4 LIMITATIONS

4.1 Context

The stories were collected five years ago and since then significant political-economic reforms have taken place. These include progress with the implementation of the changed constitution (Chaudhary 2019) from a centralised to a more decentralised and devoluted governance system giving more responsibility and authority, including fiscal and financial decision-making, to districts. Since the beginning of 2020, Covid-19 has affected people's movement, including labour migration.

4.2 Method

The life stories capture the perceptions of people at a specific moment in their lives. People's perceptions of themselves and their lives change over time. Exhaustion, stress, fear, and trauma have additional effects on people's ability to recall events. (Early) marriage and dowry was a key theme in the life stories, yet the prevalence survey undertaken in the same area of the Terai region found that of those who reported a marriage in the last two years, relatively few involved girls below the age of 18. The child marriages in the stories of these mostly adult respondents took place in the past, but are important life changes.

The sampling method in these communities cannot be used to analyse structural political-economic factors in agriculture such as subsidies and other policies or climate change. They provide a lens to look at such structural factors from a specific local perspective.

The storytellers mostly did not give specific years when they discussed financial transactions which, given inflation and fluctuating exchange rates, makes it difficult to understand the full meaning of these transactions.

4.3 Data collection

The life stories are relatively short, reflecting the respondents' scarcity of time. Most stories were less than half a page long when typed and only one story was

longer than a page. In comparison, the stories collected in South India for the same project were on average longer than a page. Due to their brevity, the stories from Nepal do not offer extensive detail which makes it difficult to understand the causes and consequences of specific events. The stories should neither be taken as a representation of all families of migrants, migrants nor of all residents in the Terai. High rates of outmigration change the composition and characteristics of the residential population as well as the economic status of individual households. The economic status of a household is reported to increase with migration of a family member (Sharma *et al.* 2014).

The life stories were collected in communities where bonded labour had a prevalence rate ranging from 15 to 72 per cent. In some villages, bonded labour does not seem to exist. Although levels of bonded labour are significant in the whole hotspot and NGO intervention areas (Oosterhoff *et al.* 2017), findings should not be generalised beyond these participating communities.

Furthermore, as Table 2 shows, the sampling method included only five child labourers as the study design and sampling strategy were not designed to focus on child labour. However, similar to marriages, the theme of child labour is important in the life stories of adults.

4.4 Data verification

We have been unable to return to the storytellers to corroborate or clarify information or access medical data or records to verify individual descriptions of medical and health conditions, or records of loan providers to verify loans, many of which are reportedly also informal, with no paper records. We have contextualised these by looking at secondary data and by asking for feedback from the people and NGO staff we met during field visits on our findings and asking open-ended questions.

We were able to move freely in these agricultural communities, and while it was clear that many of the households are poor and lack basic facilities, we could not detect from observing people at work who is and who is not in bondage.

Section 5:
FINDINGS

5 FINDINGS

The main findings below are organised by theme: loans (Section 5.1); land (5.2); work and employment (5.3); education (5.4); social norms (5.5); and health (5.6). Each theme is further divided into subsections.

While the individual codes can be counted, categorised, organised, and examined separately, the reality described in the stories when taken as a whole was one in which themes (or codes) were interconnected and messy, and retellings of events did not always seem logical or chronological. As such, many themes appear in multiple places in these sections. We have cross-referenced throughout to highlight this interconnectedness.

5.1 Loans

Informal high-interest loans and indebtedness are of key importance in understanding agricultural bondage in these mostly landless Harwa-Charwa communities. Most households have few or no assets, which are required to obtain low-interest and more formal loans for regular or emergency expenses. Therefore, they are asked by moneylenders or/and landlords to work as a means to pay off their loans. This exchange reflects social norms about caste, gender, labour, and culture which (re)enforces the political-economic institution of Harwa-Charwa.

Of the 154 life stories, 115 mentioned having to borrow, while only two stories mentioned lending – most likely reflecting the different types of respondents. Loans were taken for a range of amounts, and the three most frequently cited reasons for loan-taking were for costs associated with marriages (48); health care (44); and migration (33). Other reasons for loan-taking included: funeral costs, education, house construction, and basic necessities such as food and clothing. These reasons were confirmed by a survey carried out in the same hotspot to be the main reasons, although with a slightly different order (Oosterhoff *et al.* 2017): it found that most loans are taken for health expenses, followed by migration costs, marriage costs, and house repair expenses. Origins of loans were not always clear, but multiple storytellers said they took loans from their landlords and from informal moneylenders. The survey and repeated interviews and discussions on moneylending, loans, and bondage over a period of four years in the context of action research and evaluation with these same communities found that most people borrow money from different sources, sometimes at the same time or with intervals. There is a whole financial

ecosystem of borrowing and lending, human relations, and decision-making processes behind the numbers (Idris 2020).

Loans taken from landlords who also operate as moneylenders and employers had high-interest rates. Landlords are not the only informal moneylenders here as elsewhere (Idris 2020). Anecdotal evidence suggests that their reported rates and conditions might be lower and preferable to other informal moneylenders who can charge in excess of 100 per cent per year or more (Oosterhoff and Sharma 2018). High-interest informal loans from a moneylender are the most important source of finance in these households, although there are also other sources of credit available, such as neighbours, relatives, and increasingly savings groups, banks, and micro-finance initiatives. While bonded landless labourers can resist the grip of the moneylenders through migration, or running away, or by trying to switch high-interest loans to lower-interest loans, the stories suggest that these battles often end up in the landholders' favour. This dynamic is not unique to the Terai and has been described by many other scholars including Scott (1986).

Loans were also found to be interconnected; for example, taking out a loan for one reason often led to taking out another loan as a strategy for repaying the first loan. The following subsections look at some of these dynamics as well as the lived experiences of storytellers trying to repay compounding loans. We examine how (multiple) debts for marriage, health, and migration have intersecting consequences for families which (re)enforce the existence of agricultural bonded labour, and we discuss the storytellers' experiences of indebtedness.

5.1.1 Marriage

Forty-eight of the life stories spoke about taking loans out for marriage costs, which include the dowry costs as well as contributions to the festivities.

Within this patrilocal patrilineal society, marriage is a major rite of passage tying individuals to families and wider kinship networks. The substantial socioeconomic costs and benefits of marriage affect families' wellbeing well before and after the dowry is settled and the ceremony is finished.

Shyam's debts for the dowry of his daughter could not be paid by his income earned by rickshaw driving. He explains the importance of dowries: 'To join relation of daughter with well family, the dowry should be given. The money was essential for that.' Hoping for an opportunity

to pay his debts, Shyam took out another loan and sent his son abroad to work. As his relatives and the villagers knew he already had a loan they refused to lend him money, so he had to take out another loan:

I again went to Mr K and he gave me a loan of 115,000 rupees [US\$1,115.50].¹¹ The interest rate was 36 per cent annually. My son went abroad but was unable to earn money as was our plan. I was not able to earn enough money from rickshaw so Mr K told me that he would not take interest if I served his house. It was better for me, so I have been working his house for four years. He is discriminating against me and compelling me to work a lot.

(Shyam, bonded labourer, age not given, male)

The minimum wage of an agricultural worker in Nepal was set at 150 rupees per day in 2008 (*Nepal Gazette* 2008). At that rate, a minimum wage worker would have to work 667 consecutive days to pay off the debt, assuming that they have no other outgoing costs, like food, clothing, or medical expenses. However, with an annual interest rate of 36 per cent or higher, which is relatively low compared to other informal moneylenders (Idris 2020; Oosterhoff and Sharma 2018; Tilakaratna 1996), the amount to pay back increases monthly and therefore the length of time it takes to pay back the loan extends.

Unable to pay back the loan with his salary, Shyam decided to send his son abroad to earn money. However, to send his son abroad he needed to take out another loan, and when his son was unsuccessful abroad, Shyam was stuck with the responsibility of repaying two huge loans and their interest. He is therefore compelled to work for his lender to avoid the loan accumulating.

Shyam and households like his would not take the gamble of taking out high-interest loans to migrate if there was no evidence of a reward. Dhanvi and her husband took out a loan of 100,000 rupees (US\$970) for their daughter's marriage ceremony and to send their son abroad in the hope that his salary would pay back the loan.

To pay that loan, my son is sent Saudi. We also added loan for his travel. It has become two years, the earning is good. I am doing household work and go to other's house for labour work. (Dhanvi, bonded labourer, age not given, female)

In this family's case, the hope that the son's earnings would be enough to pay back the loan materialised. These two scenarios – that of Shyam and Dhanvi – demonstrate the gamble of taking loans to migrate and their connection to cultural dowry practices. With few opportunities for local income generation, employment migration has been a realistic option to generate income in the Terai, which at aggregated levels, at the national or even the community level, help people to earn an income. But these stories also show that not all households benefit and that gendered social norms about marriage and the value of women's work and labour are key in understanding the (re)production of this dynamic.

We assume that given reasonable choices and long-term perspectives, parents would prefer to avoid taking on high-risk debts to pay for a dowry, but families pay dowries in the hope that this will ensure their daughters wed into economically well-off families. High-interest loans to marry off one girl can have far-reaching consequences for the others, including their siblings' discontinuation and/or interruption of school. Siblings end up having to work to help pay back the loan or the family can no longer afford to send siblings to school due to the cost of paying back the loan, diminishing their hopes for education.

My sister's marriage function was also done during those days. We spent money for it. The loan amount increased and it is being paid by hard work of my father. My mother is not able to work. I left my study. I had strong desire to be educated but I am not able to fulfil this desire. It is not possible to continue study by empty stomach. These are my circumstances. (Kabani, child labourer, 15, female)

When I was studying at grade 5, my sister's marriage function happened at her 17 years age. The 15,000 rupee [US\$145.40] loan amount was added for her marriage. So my parents stopped my study. Then I started working with my parents. After two years school dropout, I joined at grade 6 and now I have reached at grade 8. I am also continuing my work and study together. This way, my life is going on. (Gena, child labourer, 15, female)

These stories show how dowry-related loans affect female and male siblings differently: male siblings are sent to work, if possible abroad; and female children are taken out of school so that they can work at home, which

11 All amounts of rupees are Nepalese rupees: 1 Nepalese rupee = US\$0.0097 for the average 2015 exchange rate given by the [ExchangeRates](#) website. Since many of the stories speak about past events, we cannot know the exact exchange rate at the moment when the loan was taken.

allows an adult labourer to seek work outside the home. Although neither of these girls have been sent abroad to work, they both must discontinue their schooling to help their families cover the cost of their elder sister's dowries. Kabani infers that had she not begun working, she would have gone hungry.

Social norms about gender (re)enforce the socioeconomic institutions of marriage and dowry systems within a context of limited access to credit thus leading the poorest families, or families with low social status, to take informal loans at high-interest rates. These loans further trap families in poverty and can increase the risks of bonded labour for the person who is sent abroad when they are not able to access formal, safe, and regulated labour intermediaries. Not all villages have formal labour intermediaries, which is one reason for their continued existence (Yunus 2020). The migrant's family members who paid for the migration become bonded to the moneylender or the landlord if the choice to migrate as a means to pay off loans does not succeed.

5.1.2 Health care

To a certain degree, loans taken for the purposes of migration and marriage can be anticipated and negotiated – families determine amongst themselves how much a dowry will be. In contrast, loans taken out for health care were often the result of emergencies and therefore unexpected financial shocks. The Government of Nepal is aware of the central role of health in the country's developmental progress. The constitution states that every citizen has the right to basic health services free of cost, which requires that health care is both available and accessible. In many places in Nepal the population has no health facilities nearby (Mishra *et al.* 2015), but in this hotspot the issues are less of availability and more of access and quality (Oosterhoff *et al.* 2017, 2020). All people must travel to get health care and people take out loans to do so, and these costs weigh more heavily on the poor. Accessibility and quality are explored in greater detail in Section 5.6 on health.

Furthermore, health-care costs were often combined with loss of income and therefore additional financial stress on families. Forty-four of the life stories mentioned taking out loans for medical expenses and health in general was mentioned in 96 stories. Like marriage and migration,

loans for health care had intersecting consequences for families.

Sotiya's story shows how health-care emergencies can combine with other expenses in families to create situations in which family members must seek employment abroad as a result of additional health-related loans.

My second son got bike accident in 2069 BS¹² and cracked his hand. It took 20,000 rupees [US\$194] for his treatment. The amount was taken as loan. Again, we added loan of 200,000 rupees [US\$1,940] for marriage function of daughters. My second son is not able to work after bike accident so elderly son went to Qatar for earning money. He is sending money and I am paying loan and handling day-to-day life. (Sotiya, daily wage labourer, age not given, female)

Sotiya took out a loan to pay health expenses for her son's hand injury and her daughters' marriages. Since her son can no longer work after his injury, the family loses an income-earner while accruing debts. Given limited local opportunities for decent work and income generation, her older son migrates to Qatar for work and sends remittances so the family can pay back their multiple loans.

While Sotiya's family sought to repay their health-care and marriage loans through sending a family member to work abroad, other families do not have this option and are instead left with limited options – one of which is entering into bonded labour.

Later, my granddaughter became sick and took loan of 60,000 rupees [US\$582] from a landlord [landowner]¹³ of my village in an interest rate of 60 per cent per year. Now some of my family members work for him as bonded labourers and some members work for other local landlords for daily wages. My family's income is not sufficient to pay back loan. (Chandani, bonded labourer, 65, unclear)

In Chandani's story we can see not only how loans are used for health care but also how these loans are often intimately tied to social and economic relationships. Chandani's landlord is also his/her lender and employer. When the family is unable to pay the loan back with the income from their daily wages, they enter into bonded

12 In the Nepalese calendar 2069 BS is 2012.

13 Throughout the remainder of the text, all names have been changed. The term 'landlord' refers here to a landowner, somebody who may rent out land or use labourers to work on the land. A landlord can also be somebody who rents out housing, which may or may not be on a piece of agricultural land to house agricultural workers.

labour agreements. The next two stories from Jaso and Pulakit are similar in their causes and consequences: loans taken for health care cannot be repaid and, subsequently, borrowers become bonded labourers because they do not have other options.

My husband was leisure at that time, father-in-law get ill. We took loan of 50,000 rupees [US\$485] in 60 per cent per year interest rate and his treatment was done. He was cured. My husband and I planned to go to Ludiyana, India to work and return the loan amount. The temperature of Ludiyana was hot and the language was also difficult for us. We worked there at thread factory for four months. While we were there, I became pregnant, so we returned to our house. We were not able to return loan. The landlord asked about the money. We had no way to return the money, so we joined Mrs M's house as bonded labourers. (Jaso, bonded labourer, 33, female)

My husband is working as Harwa-Charwa at Mr J's house. He had taken a high-interest loan and to pay that loan amount my husband is serving his house. The loan amount was taken for the treatment of children during their illness. (Pulakit, bonded labourer, 35, female)

These stories expose how an underlying health-care service crisis in Nepal combined with limited decent employment and other income-generating opportunities trap families in debt and bondage.

5.1.3 Migration

As the previous section began to explore, the decision to send a family member abroad generally involves taking a loan due to the high upfront costs of document preparation and flights, and is often motivated by the existence of previous loans for marriage or health. Migration is seen as an opportunity to pay back loans, address family financial crises, and escape from poverty and a lack of freedom. However, as families are already suffering under the burden of one loan or are impoverished, they must seek loans to cover migration costs.

The prevalence of loans in these stories, confirmed by a survey (Oosterhoff *et al.* 2017) help to explain the important role of labour migration in the lives of storytellers. In Nepal, as elsewhere, foreign employment, away from family, culture, and mother-tongue, becomes an attractive option when domestically there are limited opportunities for income generation, investment, and

employment, combined with poor remuneration and caste-based or ethnic discrimination.

Given the economic importance and prevalence of labour migration in this part of Nepal, it is unsurprising that a wide range of storytellers shared experiences of family members going abroad for work: the son of small farmer, Budhani, went to Qatar; Bilasa's (bonded labourer, age not given, male) two sons were sent abroad, location unspecified; and local community leader Santosh worked in Panjab, India and abroad. Despite the diverse economic situations of each of these storytellers, they all had to take out loans to migrate.

Migration is not a guarantee of work, and work is not a guarantee of being paid. For some families, high-interest loans taken for migration seem to have added to, rather than reduced, their financial burdens.

Now, my husband went to foreign employment in Qatar taking a loan of one lakh rupees [US\$970] paying in an interest rate of 60 per cent from local moneylender. After working for three months in Qatar, the company where my husband worked dissolved my husband returned home. The loan is still in due. (Tara, bonded labourer, 30, female)

My oldest son went abroad to Qatar to earn money. He did not get good job there, so he returned. Still, he is hoping to go to abroad. We have loan of 150,000 rupees [US\$1,455]. The amount was taken during my son's trip abroad. (Budhani, small farmer, 43, female)

I sent both sons in Malaysia for work. A loan of 250,000 rupees [US\$2,425] was taken from landlord Mr X. The interest rate was 48 per cent annually. My sons were not able to get better work in Malaysia; they did not receive a better income. The interest was increasing here. They worked for six months and returned in Nepal. The landlord threatened us, so I am working in his house and my sons are working in Kathmandu. The landlord is not providing me any wage. I am working there in exchange for not charging interest. (Sabur, bonded labourer, age not given, unclear)

Neither Tara's husband, Budhani's son, nor Sabur's sons were able to find better employment abroad and returned to Nepal. Not only were these families in a poor position before sending members abroad, but now they are also struggling to repay the loans they took to pay for the costs of migrating. In Sabur's case, his loans have trapped

him in an arrangement of bonded labour in which he receives no wage, for an uncertain duration of time. Other families are more fortunate and going abroad alleviates financial stress.

Along with that, we took loan of one lakh rupees [US\$970] with interest of 48 per cent from local moneylender to pay manpower company migration process. Now, is regularly sending his earning and I could able to pay back loan of moneylender. Now, I have been able to provide adequate meals and cloth to my children. (Parmila, bonded labourer, 35, female)

I became 25 years old working in Panjab, India. My parents were in same house at Nepal. They were compelled to work there for returning money of land. The owners of land threaten them, so I returned from Panjab and paid money. I made a legal document (Tamasuk)¹⁴ for loan and got 80,000 rupees [US\$776] from another man. I went to abroad and earned money. Now, I have paid that 80,000 rupees. We are free from loan and life of freedom is going on. (Santosh, local community leader, age not given, male)

Wages sent from Parmila's husband allow her to pay back her loans and also provide for her children, something she was previously unable to do. Santosh's work abroad frees his parents from bondage and secures their rights over their land.

High-interest loan-taking for the purposes of migration is a calculated or estimated risk in which many storytellers' families participated, some with and some without success. Prevalence of migration indicates a lack of local employment opportunities and the necessity of taking out a loan to migrate exposes the storyteller's inability to accumulate wealth in any form.

5.1.4 Experience of indebtedness

High-interest informal loans indicate a lack of assets and safe loan options and affect human development and individual (mental) wellbeing. The stories below show how treatment from moneylenders and feelings of perpetual indebtedness contribute to people feeling unhappy, hopeless, and trapped in what Chambers (2006) calls 'a web of poverty'.

Dibya's story highlights many of the challenges of being poor, landless, and with limited opportunities. From a poor family, she marries into a poor family where she is beaten by her husband. After leaving her first marriage, her parents arrange a second marriage to a man from a nearby village. Unfortunately, he becomes ill and dies, leaving her to care for their four children on her own.

We had been living with four children. After his death, I was alone and faced many difficulties feeding my children. Then, I started working for the landlord named Mr Y. After some time, he gave me shelter and made a small house for me. Now, I am working to pay back the cost of the shelter which was made for us. Due to burden of work, my health is deteriorating. Mr Y comes to my home and attempts to abuse and misbehave with me when my health does not allow me to go to work at his house. Moreover, the landlord comes to my house and scolds me to pay back the 40,000 rupees [US\$388] which he claims he used to construct my house. He also claims interest on that money and forces me to either pay or work in his house. Now, I am worried about that loan. I think, how can pay back to him? Despite all of that, I am working for him. This is my life. (Dibya, bonded labourer, age not given, female)

Dibya's arrangement with the landlord, as unfavourable as it seems, provides essential shelter for her and her children and a work opportunity in a setting where few, if any, other options exist. Her story illustrates some of the constrained choices that these storytellers have to make.

Lalita began working for her landlord unbonded. However, because she and her husband cannot pay back the loan they took out for her sister-in-law's dowry, they entered into an arrangement of bonded labour with their landlord.

My father-in-law and mother-in-law became sick. They were not able to join work. We had sister-in-law and responsibility came on our head, so we took loan of 80,000 rupees [US\$776] in 48 per cent interest rate. We were not able to pay that loan amount so we are bound to serve landlord's house as bonded labour. Now, we are engaged at Mr Z's house. Every work of his house should be accomplished by us. They are paying low amount of wage. We know that we are being exploited. He is threatening us for that loan. (Lalita, bonded labourer, 30, female)

¹⁴ Tamasuk is a legal document for a loan.

Lalita's story shows how easily a family can move from daily wage labour to bonded labour and the contrasting difficulty of moving out bonded labour. She states that the landlord is paying them low wages, which makes paying the loan back more difficult and that they are being exploited knowingly. Despite being cognisant of their mistreatment they have no alternative options and therefore continue to work in the landlord's house. Lalita's story also demonstrates how unequal social and economic relations are maintained and strengthened through the practice of informal, high-interest loan-taking.

The loans weigh heavily on people's minds. It is not clear how often moneylenders actually visit borrowers, but storytellers expressed feeling constantly harassed by moneylenders:

The landlord is also regularly following me to return that loan amount. (Ramali, bonded labourer, age not given, female)

They are continuously following us, but we are not able to return this amount of money. (Binda, daily wage labourer, age not given, female)

The landlord is also regularly following me to return that money. (Tiliya, bonded labourer, 48, male)

Along with feeling constantly harassed, indebted bonded labourers are not able to seek employment elsewhere and continue to endure abuse in the workplace.

On basis of that, they force us to work day and night. We are not allowed to go for work in other places. (Sudhni, bonded labourer, age not given, female)

I took one quintal paddy for feeding children from Mr W. I worked in his house to pay that debt. He scolded me when I was not able to join his work. He did not give permission to go to other's field. (Binsa, bonded labourer, age not given, female)

Storytellers also complained of the unfair terms of their loans, over which the lender had near complete control.

We took loan of 90,000 rupees from the landlord for her marriage. After the marriage, we had nothing except the loan... We all started to work as bonded labourers in landlord's house. After a few months, my husband sent some remittances and we paid back the landlord. In total, we paid back 160,000 rupees [US\$1,552] during two and half years but the loan is still not repaid. Despite paying, the landlord doesn't destroy the loan paper. He says that 160,000 rupees

still must be paid. Still, we are serving the landlord and my husband is in India to pay back the loan. Sometimes, I think, I won't be able to pay back the loan my entire life. So, what can we do? We can't think beyond paying back the loan my whole life. (Aruhuliya, 35, bonded labourer, female)

Aruhuliya believes that her family has repaid the loan they owed to their landlord but that he is refusing to accept that the debt is paid. This leaves Aruhuliya feeling as though the benchmarks can be shifted on the landlord's terms without accountability and that she will never be free to plan a life without worrying about loans. Other storytellers expressed similar issues about who decides when a loan has been repaid and that the relationship therefore has changed. This results in similarly bleak outlooks for their futures:

I am in worse condition and not able to return loan. It is being hard to buy food for family members day by day. I will die soon because of these problems. (Ramali, bonded labourer, age not given, female)

I have great worry that I will not able to return loan and I will spend my whole life in its pain. (Renu, bonded labourer, age not given, female)

Day by day, my skin is being thin and being weak and think that how do I pay back the loan. (Tara, bonded labourer, 30, female)

These stories of loan-taking illustrate the lived experience of poverty as a web (Chambers 2006), and of living with constrained choices and experiencing a lack of freedom (Sen 1999). Social norms and practices, such as paying dowries, combined with poverty and lack of employment options drive families to take high-interest loans to cover their expenses, including life-saving health care. Section 5.2 looks in greater detail at the type and conditions of work available to people in these agricultural communities in which ownership of land is key to many other development options and political as well as economic freedoms (Pyakuryal and Upreti 2011: 126).

5.2 Land

In an agricultural society, land ownership facilitates access to different political and social processes in rural areas (Pyakuryal and Upreti 2011: 126). Ownership of land, however small an area it may be, provides a sense of security for having a piece of land for shelter, or as a reassuring asset for unexpected financial needs. Land reforms are not just about the redistribution of economic

assets: they can bring the additional psychological benefits of people feeling a recognition as being citizens. This is also true even if the area is not sufficient to meet their food needs (*ibid.*: 130).

Nepal's Terai remains an agricultural society heavily characterised by caste and class relations. Despite a series of land reforms starting in the early 1950s and resettlement programmes launched in the 1960s, inequality and poverty continue to exist primarily along the lines of land ownership. Redistributive land reforms did little for many of the poorer households in the area because land tenancy claims were dependent on citizenship – which was reserved for those who could speak and write Nepali, excluding illiterate and Maithili-speakers (Sugden and Gurung 2012; Adhikari 2011), many of whom were migrant hill peasants from surrounding areas. Today the eastern Terai remains a semi-feudal society in which capital accumulation is extremely difficult and constrained industrialisation makes peasants dependent on landowners (Sugden 2009). This is perhaps what some see as an indication that these reforms lacked political will (Pyakuryal and Upreti 2011). It is worth bearing in mind the limited opportunities for industrialisation in a border area with India, which has been able to take industrialisation and mass production to scale.

These dynamics are evidenced in the life stories, 82 of which mention land. In these stories, landlessness is often mentioned in tandem with poverty, loans, and bonded labour. Few individuals spoke about owning land – those that did demonstrated how land was a source of wealth and a protection against unforeseen financial emergencies. The following subsections look at land ownership and its benefits, then the processes of land registration, and finally the experience of landlessness.

5.2.1 Landowners

The following stories were told by people living with relative privilege and wealth within the communities where the life stories were collected. None of them were bonded labourers.

My father was landlord of the village, so we used to stay in Kathmandu. We had land in Sarlahi district. The income of land was enough for our family... I was married with Mr S of Daulatpur Saptari. His economic condition was good. We had fields for income. (Dukhani, community health worker, age not given, female)

Dukhani's story indicates an important aspect of land ownership in these communities, namely that often the landlords do not stay in the Terai but live in Kathmandu, a practice described as absentee landlordism (Sugden and Gurung 2012). Her story also shows how land is maintained within landowning families through marriage practices. Land also remains within wealthy families because it is inherited, as the story below shows.

We had property from our forefather so it is easy to handle our day-to-day life... We can get production of crops from our field and my son is sending 30,000 rupees [US\$291] per month. It is enough money for our expenditure. I want to make my youngest son an engineer, but it depends on his study. (Sanichar, daily wage labourer, 48, male)

Sanichar's wealth also derives from his land and because of the land he can send his children to study, thus enabling them to send relatively large amounts of money home to increase their parents' wealth. The following account given by Lachhu also connects education with owning land:

My father is landlord of the village, so I got chance to study. My study was good during my childhood days... I have also obtained teacher's licence from Siraha District Education Office of Lower Secondary Level. So I was involved in a teacher's competition and was appointed to Janata Secondary School in Chainapur as a teacher in 2028 BS... As I was involved in the teaching profession, the education of my daughter is also good. (Lachhu, landlord, age not given, male)

Lachhu's education positively contributed to the education of his daughter, who was able to attend school because of her father's wealth and the value he placed on education. Other ways in which children are positively impacted by land ownership is through their parent's ability to pay a large dowry and afford medical costs.

We had 1 bigha [6,772.63 sq. metres] land. We do not have any trouble fulfilling our basic needs... The family was handled by income of that land. Daughters grew up and dowry culture is very common in Shah. I did marriage ceremony of my three daughters by selling land. Son became sick and I again sold 1.5 kattha [507.95 sq. metres] for his operation. Still I have little land and I am growing crops in this field. (Bimala, daily wage labourer, 52, female)

Owning land allowed Bimala to provide a decent dowry for her daughters which ensured their economic position in the future and allowed her to afford medical treatment for her son without having to take out any loans. While she is no longer in possession of a large piece of land, she has been able to avoid becoming indebted. Bimala's story also indicates the precarity of wealth tied to land. Now that she has less land, Bimala has less of an economic buffer should unexpected financial needs arise. Furthermore, Bimala's story does not include updates on the situation of her children – whether her daughters married into wealthy landowning families or if her son was able to return to work after his injury. While having land has had positive impacts on Bimala's life, the sale of her land suggests that someone else is likely accumulating more land and thus wealth, increasing inequality.

The preceding stories demonstrate the importance of land ownership in these communities, as a source of income, status, and as a financial safety net. As such, it is understandable that given the opportunity, other individuals would seize the chance to own land; however, as Section 5.2.2 shows, becoming a landowner is a difficult process.

5.2.2 Land registration

For individuals who have not had land passed down through their family, land registration and gaining legal ownership of purchased land without getting external help can be challenging. Redistributive land reform legislation began in the 1950s, and was institutionalised in 1964 with the Land Act, which implemented a holdings ceiling and redistributed land to tenants; however, these policies were poorly enforced and have been largely unbeneficial for landless peasants. A fourth amendment to the act in 1996 further redistributed land to tenants but also simultaneously abolished tenant rights for those who were unable to register within a given time frame (Adhikari 2008). Subsequent amendments to the act have taken place from then until today with limited success (Amnesty International Nepal 2019).

Some of the storytellers were able to seek assistance in confronting their landlords and register their land:

I also participated in conference of Land Right Forum [National Land Rights Forum]. It also increased my public relation. We were settling in a place for 20 years with small house, but landlord used to say that we would not get registration of land. But I followed VDC Secretary and got it. (Kiran, local political leader, age not given, female)

Other storytellers were not as fortunate, as Sarita indicates:

My husband's parent died. My father-in-law had saved money and I bought a field occupied 4 kattha [1,354.53 sq. metres] with that money after his death. Still our house is in landlord's name. I am serving in his house. (Sarita, bonded labourer, age not given, female)

Along with the difficulty involved in settling land and registration disputes with landlords, storytellers spoke about the role of citizenship in land registration. As previously mentioned, redistributive land reforms were hindered by tenants' lack of citizenship documents. The following story demonstrates how missing documentation has prevented storytellers and their families from claiming rights over cultivated land.

I do not have any relatives except my maternal uncle. My mother died during my birth... I also bought 1 kattha [338.63 sq. metres] land nearby. I did not have citizenship, so the land was put into my maternal uncle's name... Time was passing, I had four daughters and one son and my maternal uncle's son also got married. Half of the land, which was bought through my sweat and labour, was given to my maternal uncle's son. I have negative feelings. (Mohan, bonded labourer, age not given, unclear)

Mohan's uncle took advantage of his/her lack of citizenship to give half of the land to his own son. Although Mohan was eventually able to win his/her case and claim the land back once she/he had Nepali citizenship, the cost of the case proceedings has left him/her with significant amounts of debt and has led to Mohan working in the lender's home to pay back the money owed, further exacerbating unequal relationships. These disparate relationships of landlord and tenant are enhanced in situations of complete landlessness.

5.2.3 Landlessness

Individuals and families without land are disadvantaged in an agrarian society. The effects of landlessness are compounding: lack of job opportunities necessitates working on someone else's land; sharecropping arrangements in which tenants pay up to half of their crop to landlords but do not receive any other compensation creates resource-poor populations dependent on loans to pay for expenses such as dowries, health care, and migration; and inability to repay loans due to lack of wage labour consequently leads to bonded labour agreements, which are passed down to children, who are then forced

to take out loans to meet expenses as they have no way to accumulate wealth.

Some of the storytellers explained that the land provided in their tenancy agreements was not enough to adequately feed their families and that they experienced food insecurity. Some had to take loans to meet the shortfall. Champa and her family were given land to produce crops as compensation for working for the landlord. However, several times the family had to take loans to cover their basic expenses. These loans tied them to their landlord and prevented them from taking on wage labour elsewhere.

My husband was bonded labour as Harwa-Charwa at Mr M's house. Mr M had given us the land 5 kattha [1,693.16 sq. metres] where we were growing crops and handling our life. Actually, that land was not given to us. It was for producing crops. It became hard to survive so that my husband had taken one quintal paddy from landlord's house. We returned that amount of money working in his field. I also served in his house planting paddy, harvesting it, working in the kitchen garden, and keeping the shed and yard clean. We took loans several times and returned them by working in his house. We were not free to work in other houses until we returned the loan. My husband served there for 25 years. We had taken cash 4,000 rupees [US\$38.80] from landlord in 60 per cent interest rate. He paid that amount and went to Delhi, India. We have four children (one daughter and three sons). Though my husband is outside of the country, it is hard to provide education, clothes, and day-to-day food to them. (Champa, bonded labourer, 45, female)

Champa directly links land tenancy to loans and bonded labour. Her family is only able to escape their labour agreement with the landlord by sending a member abroad, indicating the lack of alternatives available to them. However, even with remittances, she states that 'it is hard to provide' for her family. Like Champa, Kushami's family were leased a piece of land in lieu of receiving wages, but this land was infertile and therefore poor compensation for their work. Instead, they sought to improve their circumstances through alternative employment:

We had received a piece of land instead of wages in which we used to produce paddy. The production was not adequate as the land was infertile and very hard to maintain daily need such as feeding children, clothing, taking medicine, etc.... In the end, we decided to change our work and went to work at

a brick factory in a nearby village. We made a small hut there in the factory area and stayed there with our children... Thus, we were living and working together with the whole family in the brick factory. But, we had to bear misbehaviour by factory owner. I still being weep remembering the past. The bearing capacity almost was ended up for us and left the brick factory. I was unable to provide education to my children due to poor economic condition. (Kushami, daily wage labourer, 58, female)

Unfortunately, Kushami and her family are not significantly better off for moving from one form of employment to another. Even though the whole family is working in the brick factory, they are still unable to send their children to school. These two stories demonstrate the role of land tenancy arrangements in keeping families in poverty as well as the limited alternative employment options, which are further explored in Section 5.3.

5.3 Work and employment

Given the importance of land in communities dependent on agricultural production, there were few alternative work opportunities within the communities which did not require land. As shown in a couple of the stories in Section 5.2, if a person does not own their own land they may have an option to lease land from a landlord to cultivate crops and/or build a home. However, these arrangements have also (re)enforced feudal Harwa-Charwa arrangements in which the landless are trapped in a system of bonded agricultural labour to landlords, and this is explored in more detail in this section.

5.3.1 Bonded labour

Of the 154 life stories included in this review, 90 were collected from individuals who identified as working as bonded labourers, and five were collected from child labourers. Eighty-five of the stories mentioned bonded labour. These mentions did not always refer to the storyteller themselves being in bonded labour, but included instances of family members, in-laws, husbands, and children in situations of bonded labour or Harwa-Charwa. Not every bonded labourer identifies as Harwa-Charwa and not everyone whose family has worked as Harwa-Charwa still does the same work – social categories do change but they still resonate.

As described in previous sections, many storytellers entered situations of bonded labour as part of a loan agreement during their own lifetime, i.e. not a loan that

they inherited from their parents, due to their lack of any other form of collateral or method of paying back their loans or the interest on them. But others recounted 'inheriting' a loan or marrying into a household that has inherited a loan, which is illegal in Nepal (as elsewhere on the subcontinent). These instances took place a decade or more ago and things have since changed, but it is worth showing how debt bondage of Harwa-Charwa has been passed down through inheritance and marriage.

The death had happened of my father working Mr C's house. I was 16 years old at that time. Then the loan amount was carried on my shoulders. I started working there as Harwa-Charwa. (Huli, bonded labourer, 45, male)

After marriage, I and my husband served as Harwa-Charwa. Our father-in-law had taken loan with landlord so we were bonded to serve at his house for ten years. (Gauri, bonded labourer, age not given, female)

My parents started to discuss about my marriage. They took 5,000 rupees [US\$48.50] from landlord. While returning the loan, it became 10,000 rupees [US\$97]. For paying that amount I and my wife worked for five years in the house of the landlord and were able to pay it. (Bharat, bonded labourer, age not given, male)

All these individuals were made responsible for paying off loans that others had taken out, which is not necessarily the same as bonded labour, but working for a moneylender to repay a loan can be a pathway to bondage.

5.3.2 Compensation

Many of the storytellers, those in bonded labour, and those working as daily wage labourers remarked on the insufficiency of their wages to support their family. Furthermore, compensation could take the form of tenancy agreements and food rather than cash, which has additional consequences for families as the following excerpts illustrate:

I am handling my life working in the landlord's house. I do not have parents. After their death, I stayed at the landlord's house as labour. I spent two years there. I did not get any salary. I just used to get food. (Aasha, bonded labourer, 57, male)

The economic condition of my husband was also poor. My father-in-law was engaged as Harwa-Charwa. I also served as domestic labour there. The landlord did not pay us money, but he gave us food for work. (Gangawati, bonded labourer, 46, female)

Apart from receiving food, neither Aasha nor the family of Gangawati were paid. Other stories show that even families which receive wages struggle to provide for the whole family. According to Binda, her daughters were married young – at ten years old – because her husband's wages were not enough to support the whole family.

We are in poor economic condition, so we are working in others' field for our survival. My husband used to get 2kg paddy. This was not enough for our family. My daughters went to their husband's houses when they were younger than ten years old. For the marriage of first daughter, we took a loan of 15kg paddy and it was paid off by working for one year. Similarly, for the marriage of our second daughter, I took loan with a 60 per cent annual interest rate. The loan amount was 250,000 rupees [US\$2,425]. The loan was cleared by working for two years. (Binda, daily wage labourer, age not given, female)

Along with marrying their daughters young, for the marriage of each daughter, Binda's family took out loans which took one year and two years, respectively, to pay off through the work of the remaining family members. This story demonstrates that even in situations of extreme poverty, social conventions, like dowries, persist despite their negative impact on other members of the family. It also highlights a recurring theme which is the importance of social norms, of immaterial ideas and how these interact with material and institutional realities in understanding social change. In the excerpt below, Sabur explains that instead of receiving wages, his/her landlord is not charging interest on the loan s/he took out; however, this makes it impossible for him/her to pay back the loan without the assistance of his/her sons.

I sent both of my sons to Malaysia for work. A loan of 250,000 rupees was taken from landlord Mr D. The interest rate was 48 per cent annually. My sons were not able to get better work in Malaysia. They did not receive a better income. The interest on the loan was increasing here. They worked for six months and returned in Nepal. The landlord threatened us, so I am working in his house and my sons are working in Kathmandu. The landlord is not

providing any wage. I am working there in exchange for him not charging interest. I am returning a little amount of money from my sons' income. My sons are trying their best to minimise loan and I am also compelled to do work even while I am discriminated against and treated badly. (Sabur, bonded labourer, age not given, unclear)

These loan repayment arrangements expose bonded labourers to increased levels of abuse and discrimination as they are unable to seek work elsewhere. They effectively become captive employees who must endure their landlords-cum-moneylenders' mistreatment. Although migration can provide an opportunity for escaping debt bondage and earning higher wages, it can also further trap families in debt, as evidenced by Sabur's story. The mistreatment experienced by Sabur was not an outlier and was part of a larger group of stories which detailed similar abusive working conditions.

5.3.3 Abuse and exploitation

Forty of the life stories mentioned abuse experienced in the workplace by employers, often landlords but also others. The most frequently mentioned experiences of mistreatment perpetrated by employers referred to verbal abuse such as scolding, physical abuse, long hours, discrimination based on caste, restricted movement, and withholding food (and wages). Furthermore, the stories which mentioned abuse often referred to multiple forms of abuse.

My parents used to work in Mr G's house in the same village. I also grazed cattle, but I did not get any wages for my hard work. I used to get food only. I was beaten by landlord time and time again. Sometimes they did not provide food. (Dhuran, bonded labourer, age not given, male)

I was sent to the landlord's house when I was eight years old. I have two brothers and two sisters. I used to clean dishes and wash clothes. I did not get food and the landlord used to scold me. I was tortured. It was very hard to work there. (Kriti, bonded labourer, 30, female)

Although abuse seemed to happen regardless of performance, it was sometimes motivated by mistakes or inability to work due to illness.

If he did any mistake, he would get bad words. Stale food was given to him. They discriminated against him. (Sushila, bonded labourer, age not given, female)

Whenever I didn't complete my work as demanded, I was punished, harassed and they wouldn't give me food to eat. (Bhola, bonded labourer, age not given, male)

Other instances of abuse were related to discrimination due to caste. Even in cases in which caste was not explicitly mentioned as a cause of abuse or discrimination, employee/ employer relationships were often along the lines of caste.

Many times, I faced scolding by my landlord. I never got the appropriate wages from the landlord. I was also treated as untouchable. (Motiya, bonded labourer, age not given, male)

Abuse and mistreatment compounded and interacted to further disadvantage storytellers.

My family had complex problems to handle day-to-day life. We did not have food to eat. My husband used to work 12 to 15 hours. Sometimes he used to work nights also. I served in their kitchen garden, yard, washed clothes, cleaned dishes, etc. Similarly, we used to boil paddy. If an assignment was given to us, we must complete that assignment. Beating, scolding, terrifying, pressurising in work were the common actions of the landlord... The landlord used to give less wages and added double loan. In this way, he did not give me permission to visit my relatives. We were provided stale food to eat. Racial discrimination was also his common habit... I was compelled to do extra work at the landlord's house after taking a loan. I served there as bonded labour. I did not have the capacity to send my children to school. My son turned 16 years old and we thought that our son would take care us, but he died at the age of 16 from a heart attack. It gave me mental tension. I lost my self-confidence. I have a lot of tension, so the landlord is getting a chance to exploit me. My life is more complex than in the past. (Ranjita, bonded labourer, age not given, female)

Ranjita suffers from multiple interacting circumstances. Her landlord, who is also her moneylender, physically and verbally abuses her. He also prevents her from visiting relatives, which further isolates her. She is not provided with sufficient food and is given poor quality food when it is provided. She must also contend with discrimination. Furthermore, her work and lack of compensation prevents her from sending her children to school. Lastly, the loss of her son which has caused 'emotional tension' makes her more vulnerable to exploitation by her landlord/ moneylender.

Labour arrangements in these communities are often constructed based on unequal economic and caste relationships which, as the stories have shown, facilitate unfair compensation and abuse from employers, further exacerbating the difficulty of storytellers' lives.

5.3.4 Alternative livelihoods

Given the evidence presented above of the conditions, mistreatment, and poor remuneration of agricultural work under sometimes exploitative landlords, one would expect that individuals would leave agricultural work in search of better alternatives. As Section 5.1.3 on migration shows, many families do seek more lucrative employment abroad, or try to get one of the few jobs that are available for the skills and education that they have, such as driving rickshaws, collecting firewood, masonry, working in brick chimneys, and working as wage labourers (unspecified) locally and in larger cities. However, there are few alternative jobs available for unskilled labourers. Jobs that require more education, training and/or skill were mentioned less frequently and jobs requiring an advance degree or certificate, such as teaching, health-care provision, or community leadership, were not mentioned as real or potential options by anyone identified by the NGO workers who collected the stories, based on the International Labour Organization (ILO) definition of 'bonded labourer'.

Jobs mentioned that exist in this hotspot which seemed to require more training and received slightly better remuneration included: tractor driver; truck driver; NGO worker; performing dance; artisanal craftsman; shop keeper; beauty salon/hairdresser; painter; milk salesperson; nursery worker; cashier; and roof repair person. But while these jobs do exist locally, they are not perceived as options, or mentioned as such by those who are identified or self-identify as a bonded labourer.

Only three types of jobs that people might have were mentioned in connection to higher education degrees or advanced training: teacher, health worker, and political or community leader.

The lack of alternative jobs for the majority of the storytellers is related to their lack of education, whose attainment has been hindered by families' need for children to work or by their inability to pay school fees and related costs. Thus, children's work, as discussed more fully next, is part of a cycle of poverty.

5.3.5 Children's work

Sixty-seven of the life stories mentioned child labour, but only five of the storytellers were under the age of 18 and therefore the accounts of child labour in these stories are mainly historical; however, they offer a sense of the deep and lasting impressions that working as a child has had on the now adult storytellers. The adult bonded labourers talking about their entry into work as children offers insights into the past dynamics of child labour. However, these cannot tell us much about the situation today. The age of the respondents is important in explaining the discrepancy between the low numbers of child labourers and child marriage found in the prevalence study and the prominence of child labour and child marriage in the life stories.

The Nepal National Labour Force Survey estimates that absolute numbers of children involved in work has decreased from 2 million in 1998 to 1.5 million in 2008, with only about 14.6 per cent of rural children between the ages of five and nine and 44.1 per cent of children between the ages of five and 17 participating in work (ILO and CBS Nepal 2012). Of all working children, 90.5 per cent were involved in unpaid family work and 87.7 per cent were involved in agricultural or fishing industries (*ibid.*). The ILO estimates that each year the number of child labourers in Nepal decreases by 100,000.¹⁵ Yet, despite these falling numbers, child labour has had an impact on the adults living in these areas today.

Next, the experiences of the child storytellers – all of whom engage in some form of work – and the similarities to and differences from the adult storytellers' past experiences of child labour are looked at in more detail.

Child storytellers

Given the small sample size of children in this collection of life stories, it is not possible to draw any overarching conclusions about the situation of child labour in these communities in 2015 when the stories were collected. However, the five stories collected from children can provide limited insights into some of the characteristics of child labour in these communities today as all five children were working in some capacity.

Gena, 15, balances work at home with paid labour and schooling. The financial strain of a sister's dowry meant she had to drop out of school to help her family cover the cost. Luckily, she was able to return to school and continue studying while working to support her family.

15 See 'Child Labour in Nepal', ILO website.

I do my regular household work, graze cattle, prepare food, and assist my father and mother in the field. I have five sisters and one brother. I am youngest one among them. I was sent to school at the age of five years... When I was studying in grade 5, my sister's marriage function happened when she was 17 years old. A loan of 15,000 rupees was added for her marriage. So, my parents stopped my study. Then I started working with my parents. Two years after my school dropout, I joined grade 6 and now I have reached grade 8. I am also continuing my work and study together. In this way my life is going on. (Gena, child labourer, 15, girl)

Fifteen-year-old Kabani, like Gena, also balanced schoolwork, household work, and paid work. However, once she stopped her schooling she could not return due to the financial pressure of multiple loans combined with her mother's inability to work.

I get up early in the morning at 6am. I do household work and go to school. My parents are landless. My father works as bonded labour. When I was studying in grade 1, our house caught on fire and all the household goods burnt. My mother's eyes were damaged by the fire and my father's hand. Treatment was done and my father was cured but my mother lost her eyesight. We took loan of 10,000 rupees... I used to graze buffalo and I fell down from it. I broke a bone in my hand, so I was taken in Lahan hospital for my treatment. I got my treatment there. My sister's marriage function was also done during those days. We spent money for it. The loan amount increased, and it is being paid off by my father's hard work. My mother is not able to work. I left my study. I had strong desire to be educated but I am not able to fulfil this desire. It is not possible to continue studying with an empty stomach. These are my circumstances. (Kabani, child labourer, 15, girl)

Kabani had a 'strong desire to be educated' and was able to attend some schooling but had to drop out to work so that she could feed herself and her family due to her mother's inability to work and the repayment costs of her family's loans.

Rikama, 16 years old, worked as a domestic labourer in Kathmandu with her brother and sister where she received limited schooling and now serves in her landlord's house. Her story is less linear than that of the other child storytellers in that her father had two wives and died when she was young, leading to family breakdown. After her father's death, one mother

remarried and one returned to her birthplace, leaving the three children to fend for themselves.

We [three children] became completely alone. We also joined in labour work. That was our compulsion. We spent two years doing difficult labour work. Our landlord proposed to my brother that he go to Kathmandu, but my brother said that he did not want to leave us alone. The landlord managed to send us all to Kathmandu. We used to care for the landlord's children there. We were happy in Kathmandu because we did not have any trouble fulfilling our basic needs. (Rikama, child labourer, 16, girl)

Rikama's story demonstrates the limited options left to children on their own. Although her siblings were able to stay together, their livelihoods depended on their landlord.

Rita, age not given, left school at the age of five due to poverty and was married at 14. She experienced extreme abuse from her husband and in-laws and came back to her parents' village where she is working and feels she does 'not have any alternatives'. Rita's story offers little in terms of hope for a better future and demonstrates some of the harsh realities of life for girls like her in the Terai.

I joined at school and left it at the age of five. If did not get food and clothes then the question comes how could I continue my school? Life was possible by daily wage of our parents. If they did not get any work, we were not able to prepare food in our house. I got married at the age of 14. I was compelled to go to others' house during my childhood. I requested to my husband for my study, he did not pay me any attention. I also requested to his parents for my study. They questioned what happened by studying. Then I stopped my desire to study.

The economic condition of my house was so poor. My husband was a drunkard. He used to come home and beat me. His parents also helped him in that process. My condition was that it became hard to get clothes to cover my sexual organs. My stomach used to be empty, so I started collecting firewood from the jungle and selling it. With that money I was able to feed my family. My husband's habit did not improve, so I returned to my birthplace. The condition of my birthplace was not good. But where can I go? It has been one year since I came here. My husband, father-in-law, and mother-in-law have not searched for me. I am working here and surviving. The perception of my birthplace is not

good towards me. I know all these realities. But I do not have any alternatives. (Rita, child labourer, age not given, girl)

The only male child storyteller, Mukesh, was able to take and pass his School Leaving Certificate (SLC)¹⁶ and has worked in a series of construction jobs and in chimney houses since he was 15 to cover the costs of his education and the loan taken for his sister's marriage. Like many individuals in his community, he wants to work abroad but lacks the money to travel.

I was 15 years old at that time. My sister's marriage was decided and my parents concentrated on collecting money for the marriage ritual. It became hard to buy books, copies, and pens so I used to go to chimney house and construction sites for labour... It became hard to pay school fee. I took loan of 15,000 rupees in 60 per cent interest rate. I passed SLC in second division. To pay back the amount of loan and for marriage of sister I started to work in construction [site] as labour. (Mukesh, child labourer, age not given, male)

When financial pressure overwhelmed Mukesh's family and he was unable to afford his school fees, he took out a loan which enabled him to finish his schooling but has trapped him in debt. In Mukesh's case, work did not prevent him from going to school but enabled him to continue his education.

The experiences of these five children reflect some of the experiences of the generations before them. Gena's and Kabani's stories demonstrate the difficult trade-offs between work and school, as well as the additional burden of household work that young women and girls undertake. Rikama's story highlights the importance of family and the consequences of family breakdown, as well as the practice of child domestic labour. Rita's story is one of poverty, early marriage, and limited options. Lastly, Mukesh's story exposes the role of loans for marriage in driving children into work as well as the pull of lucrative work abroad.

Children, work, and school

Although Gena can balance work and school, other child storytellers such as Kabani and Rita were unable to do so. Their experiences are similar to many of the adult storytellers, who talk about having to miss school and the sadness and pain that this created for them.

My childhood days were so painful. My parents were poor, so I did not get chance to be enrolled at school. I started helping my parents in their labour. (Dewaki, bonded labourer, age not given, female)

It was very hard to have lunch and dinner working annually. We tried our best for our food but it became very hard to get it. Please do not ask about my study – it was not possible. (Lalita, bonded labourer, 30, female)

Both Dewaki and Lalita express regret at not being able to study due to their families' economic situation and their need to work. This topic is addressed in more detail in Section 5.4 on education but these stories serve to demonstrate the similarities between child workers in the past and present. Along with similarities in the drivers of child labour, there were similarities in the type of labour undertaken by children, particularly domestic labour.

Child domestic work

A reoccurring theme in storytellers' retelling of their experiences as child domestic workers was how they missed their home and parents:

When I was ten, my father sent me to work as servant for Mr B due to my poor economic condition. When I was working there, I missed my parents and my home a lot, but I was not allowed to go home. So, I requested Mr B to let me go home, after I requested several times, my landlord called my father. I still remember the day my father came to take me. Mr B bought new clothes for me and as I was leaving their home, he asked me, 'Would you come to work again or not?'. I replied 'No'. So, he snatched my new clothes. I felt very angry and troubled. And then I promised myself never to go back again. (Shanti, bonded labourer, age not given, female)

Shanti's experience working as a domestic labourer highlights the isolation and loneliness experienced by child domestic workers removed from their homes and families. Although Shanti was eventually allowed to go home, she had to request multiple times and was not able to make the decision herself. Furthermore, her landlord was psychologically abusive by playing a trick on her, which highlights the inequality between them. Shanti is now a mother with children of her own and yet

16 The SLC is a nationally administered high school matriculation exam in Nepal taken after the tenth year of schooling when students are typically 16 years old. The exam is known as the 'iron gate' due to its difficulty.

this experience has left a deep emotional impression and resurfaces in her life story.

Ganga and Purni were also unhappy in their workplaces and requested to return home:

I was sent in Kathmandu as household worker at Mr P's house due to poor economic condition. I served there for two years. Mr P used to send money to my parents. I did not get any information about the amount of money. I was not enjoying work so I requested to return home. Mr P managed it. I was happy reaching in my home village with my parents.
(Ganga, bonded labourer, age not given, female)

I have painful history and present situation. I was sent at Kathmandu as au pair girl by my father. I do not know the name of the house owner. I served there for five years. He used to send some amount of money to my home. I was suffering from the memory of home and requested the house owner to send me home. He agreed with me and I came back at my home. I was so happy by staying with my parents.
(Purni, bonded labourer, age not given, female)

Ganga's and Purni's work in Kathmandu provided additional income to their families and when they returned home, they had to continue to work to help support their families; however, they both feel happier with their parents.

These stories of children's work, past and present, are not sufficient to allow us to draw any overarching conclusions about children's work in Nepal in this region, but they do provide us with some examples and possible patterns which merit attention: the role of family poverty, the varied experiences of different types of work, and the balance between work and education, which is addressed further in Section 5.4.

5.4 Education

The Nepalese government is investing in improving education and Nepal's three-year interim education plan for 2008–10 mandated free basic education for all Nepalese children for grades 1 to 8. There had been a move towards universal education beginning in 1954 with the foundation of the National Education Planning Commission, which proposed the introduction of free primary education. However, it was not until 1975 that primary education was made free for grades 1 to 3, and even though education was meant to be free it was not always accessible. Despite the optimism of the government's consecutive national plans and the rise in enrolment, children in rural areas,

marginalised ethnic groups, *dalit* (or 'untouchables') castes, and girls still faced major challenges in attending school, such as being ignored or discriminated against on top of financial hardships (Gurung 2012).

Several intersecting inequalities, like gender, caste, rural–urban, and wealth, have significant influence on educational attainment in Nepal. The 2011 Nepali consensus found that only 27.6 per cent of women over 25 had completed primary school education compared to 56.1 per cent of males over 25 (UNESCO Institute for Statistics 2020). Furthermore, literacy rates reflect a large discrepancy in gender as well as location. Overall literacy rates in Nepal are 75.1 per cent for males and 57.4 per cent for females. In Dhanusha, Saptari, and Siraha the female literacy rate drops to 40.2 per cent, 42.6 per cent, and 39.2 per cent respectively (Central Bureau of Statistics 2012). In the poorest wealth quintile, the gender disparity is greatest, with 21.5 per cent of women and 10.3 per cent of men never attending school (Government of Nepal and UNESCO 2015). These statistics provide a helpful overview of the education system in Nepal and specifically in the districts in which the life stories were collected. Section 5.4.1 looks at the lived experiences of women, men, and girls that contribute to their educational attainment.

While equity in education in Nepal has been improving, the stories were collected from individuals who ranged in age from 65 years (the oldest) to 15 years (the youngest). As such, they mainly present a historical record of the educational experiences of these individuals and therefore cannot be used to understand the current situation.

5.4.1 Discontinuation and non-attendance

Eighty-six of the 154 life stories spoke about education, and many of these cited poverty as the main barrier to educational attainment.

Storytellers expressed their desire to study alongside their inability to go to school or stay in school. They blamed the economic state of their families for their missed opportunity.

I was only son stayed at home. In between, I dropped out my study because of the poor condition of my father. Even, I had big will to study.
(Manbir, age not given, male)

I started to study but it was disturbed by poor economic status. (Maya, bonded labourer, age not given, female)

Both individuals started studying but could not complete their education. Manbir states that he had a 'big will to study' but that it was not possible due to the economic circumstances of his house. Maya does not provide much detail on her school dropout except to say that it was due to her family's economic status. These are two examples of the 24 stories that explicitly mentioned school dropout.

Other storytellers reflected on their inability to receive any schooling because of their family's poverty. Instead of going to school, children often joined their parents in work.

My childhood life was more difficult. I lacked education, proper seasonal clothes, and nutritious food. I started labour work in my childhood days. I did not join school due to the economic condition of my house. (Shyam, bonded labourer, age not given, male)

My childhood days were so painful. My parents were poor, so I did not get a chance to be enrolled in school. I started helping my parents in their work. (Dewaki, bonded labourer, age not given, female)

In these stories, family poverty plays an essential part in preventing children from attending school. Furthermore, Dewaki uses the words 'painful' to describe her childhood and Shyam says his childhood was 'difficult'; use of these words in connection to missed education illustrates how these experiences have had lasting impressions on these storytellers.

Though many of the gendered inequities in education have diminished, their consequences still affect the lives of storytellers today. Families with the means to send only one child to school often chose to educate their sons rather than their daughters.

It was very hard to give education to my child, so I continued my work. I was not able to send school to my daughter and son was only sent school till School Leaving Certificate (SLC). (Bharat, bonded labourer, age not given, male)

Son got chance to enrol to primary school nearby village, but daughter did not get that chance due to poverty. (Dhanvi, bonded labourer, age not given, female)

While Bharat's and Dhanvi's stories do not explicitly state a preference for sending sons to school, they chose to educate their sons and not their daughters. Girl's education could be further disrupted through early marriage

practices. While some girls could continue their education after marriage, it required the support of their in-laws.

I got married at the age of 14. I was compelled to go to other's house in my childhood days. I requested to my husband for my study. He did not pay any attention. I also requested to his parents for my study. They questioned what happened by studying. Then I stopped my desire to join at school. (Rita, child labourer, age not given, female)

My study was stopped after marriage, but I requested my husband and his parents that I wanted to take training of beauty parlour. Luckily, they agreed, and I started it. (Mina, NGO worker, age not given, female)

The inability to make their own decisions regarding education and an undervaluation of girls' education has left many of the female storytellers without significant levels of schooling.

Apart from poverty and gender, a few other reasons were given for lack of school attendance or for school dropout. Although related to poverty, some families could only afford to send some children to school:

We were nine sisters and brothers (six sisters, three brothers) at my home. So, I did not get chance to study. I used to go with parents for wage labour. (Sotiya, daily wage labourer, age not given, female)

Inaccessibility because of distance to schools was also an issue for some:

The school was far from house so I could not go to school. (Dhanvi, bonded labourer, age not given, female)

Others could not attend school because they lacked citizenship documentation:

I gave birth of two sons. We do not have citizenship, so sons are not enrolled in school. (Runa, bonded labourer, 30, female)

Although multiple stories spoke about caste discrimination, only one story cited caste discrimination as a reason for school discontinuation:

When my eldest son was of five years old, I sent him to school to study where he faced the same harassment of untouchability. That's why he left school soon... My youngest son studied to grade 5 and faced harassment, so he too left school. (Shreelal, bonded labourer, 46, male)

Sumitra blames her parents' lack of awareness for her absence of education:

I cannot read and write as I never had the opportunity to attend school. My parents were not aware that they should send their children in school. (Sumitra, bonded labourer, 40, female)

Lastly, Rati's son was unable to attend school because he had a disability:

Son had a psychological problem and he could not study. (Rati, bonded labourer, age not given, male)

It is unclear what the disability was, but research shows that Nepal's inclusive education system is still developing, and the country only adopted the Inclusive Education Policy for Persons with Disabilities in 2017, after these stories were collected (Hunt and Poudyal 2019).

5.4.2 Ability to attend

A small portion of the stories gave positive examples of individuals' ability to attend school or to send their children to school. Factors positively associated with school attendance included: land ownership, family remittances, access to loans, benefactors, scholarships, and parental value.

Storytellers who came from relatively wealthy families were able to attend school without any difficulties.

My father is landlord of village, so I got chance to study. My study was good during my childhood days. (Lachhu, landlord, age not given, male)

Unlike Lachhu, other members of the communities have had to finance their education through labour migration and loans. Sangita and her husband took out a loan to pay for their children's education:

For the study of children, we took a loan amount of 5,000 rupees in 60 per cent annual interest. We work continuously to pay that amount of money. (Sangita, bonded labourer, age not given, female)

While landlords can be a source of financing, they can also help facilitate their employee's education or the education of their employee's children.

My wish to study was also alive... Luckily, I had a good landlord and he understood my feelings. He enrolled my sister and me in school. Now, I have passed two exams and am working in the landlord's house. (Panau, bonded labourer, age not given, unclear)

Panau and his/her sister could attend school because of the support of their landlord. These stories demonstrate that the patron–client relationships of landlords with their tenants or bonded labourers are complicated, with obligations and duties that tie people together.

Other factors that facilitated children's enrolment in school included:

- **Help from NGOs:**

I have sent my son in school by the help of Janchetna Dalit Sangam, a local NGO. (Kushami, daily wage labourer, 58, female)

- **Children working to pay their own school fees:**

I am also continuing my work and study together. (Gena, child labourer, 15, female)

- **Support from extended family:**

My elder brother sent me to school when I was young, so that I used to work hard in my study. My brother also sent me to additional classes (tuition class) in others' houses. (Ramita, teacher, 46, unclear)

I reached grade 10 and did not get chance to continue to study. My uncle suggested to my father that he continue my study up to grade 10, so I again continued it. (Bijay, local community leader, age not given, male)

Education was a prominent theme throughout the life stories for those who were able to attend school and for those who were not. Attendance was closely linked to household wealth as well as future economic outcomes, illustrating the cyclical familial dynamics of poverty in these communities. Other factors connected to education, such as gender and caste, are explored further in Section 5.5.

5.5 Social norms

This section looks primarily at two categories of social norms which were most frequently mentioned in the life stories: gender inequity and caste discrimination. While these exist in many, if not most, areas of Nepal, we focus on the findings in this hotspot only. Social norms are a complex topic which could cover a huge range of cultural practices and social interactions. In this paper, we understand social norms as 'the unwritten rules governing acceptable behaviour in a society or a group' (Cislaghi and Heise 2018a) and that social norms can be reinforced

through institutional and material factors which are separate from the norms themselves but exert influence over them (Cislaghi and Heise 2018b).

5.5.1 Gender inequality

Gender inequality plays out in a variety of settings and through various practices in the life stories, though it featured most strongly in marriage arrangements and in education. As was shown above, girls were less likely to attend school and due to early marriages sometimes had to stop their schooling early.

The age at marriage in the Terai region has reportedly been low but is increasing here as in the rest of the country. A 2012 study found that in the Terai region, 87 per cent of *dalits* were married before the age of 19 and belonging to the *dalit* caste was positively associated with early marriage throughout Nepal (Plan Nepal 2012). In Nepal generally, the percentage of girls marrying below the age of 18 has decreased 20.9 per cent, from 59.4 per cent to 38.5 per cent, and girls marrying below the age of 15 has decreased 12.8 per cent from 21.3 per cent to 8.5 per cent in 25 years (Malé and Wodon 2016). However, in the Terai region, 41 per cent of 18–22 year-olds married before the age of 18 and 8.9 per cent before the age of 15 (*ibid.*). Furthermore, in the poorest households, 53.6 per cent of 18–22 year-olds married before the age of 18, and 14.1 per cent before 15 years of age (*ibid.*). While longitudinal trends suggest an overall reduction in child marriage in Nepal, the effects of early marriage are still prevalent in the life stories.

Sixty-four of the 154 life stories explicitly mentioned early marriage of boys and girls, though girls were typically married younger than their male counterparts. These stories highlight several key consequences of early marriage in this region: lack of social mobility; early childbearing; and gender-based violence perpetrated by in-laws.

Marriage, and particularly early marriage, played a role in maintaining (and perhaps strengthening) social and economic inequalities. Many of the storytellers explained that their husbands/wives had been chosen for them by their parents because they were within the same social and economic strata.

My parents arranged my marriage ritual at the age of 12. They decided to choose a husband for me from poor family because of the dowry system.
(Bineka, bonded labourer, age not given, female)

Bineka's family's inability to afford a large dowry necessitates that she wed someone from a family of similar economic status. Given this custom, there is little opportunity for someone from a poor family to move into a wealthier family. Furthermore, dowries have been cited as a cause of child marriage because dowry increases with age (Plan Nepal 2012). Although the dowry system has been illegal since 2009 when the then prime minister, Pushpa Kamal Dahal, ended the practice (Reuters 2009), and evidence points to its decreasing prevalence though not its eradication (Sah 2010), many of the marriages in these stories took place before 2009 and have had long-lasting effects on the storytellers.

A consequence of Tara's early marriage was early childbearing. She did not say when she left her parents' home to move to her in-laws; however, it is likely that she was 13 or 14 years old given that her first child was born when she was only aged 14.

I got married in the age of ten, when my husband was 15 years old. I gave birth to my first baby son at the age of 14. (Tara, bonded labourer, 30, female)

Although these stories demonstrate that child marriage does not only affect girls, they also indicate that girls are younger than their husbands when they are married. Furthermore, girls are more affected than boys because they leave home when they are married, severing social and familial ties and reflecting the belief that girls are temporary members of their birth families. When girls move from one household to another with marriage, their labour transfers to belong to their in-laws, and this is exemplified in how debts which they had no part in incurring are transferred to them.

My father- and mother-in-law had been Harwa-Charwa since they were 14/15 years old to the local landlord named Mr H. After marriage, the responsibility of my father- and mother-in-law automatically shifted to my husband and myself. I went with my husband to serve in the landlord's house. My husband gave the continuity of my father-in-law's responsibility and I gave that of my mother-in-law to the landlord. I continued the work of cleaning houses, washing dishes, and washing clothes which had been done by my mother-in-law.
(Kushami, daily wage labourer, 58, female)

Kushami was married at the age of 15 and immediately took on the debts and responsibilities of her in-laws. Her story also demonstrates that she did not make the decision so to do, but that her husband decided for her.

In addition to the burden of debts, women also told of the mental and physical abuse they were subjected to by their husbands and in-laws.

When I was 13 years old, my parents married me to a boy of Shivganj village. My father-in-law and mother-in-law along with my brother-in-law used to make me work very hard, humiliate me, and they used to beat me after getting drunk. I gave birth to a son and when my son was one years old, they chased me out of the house, and I returned to my parents' house. (Anita, bonded labourer, age not given, female)

Anita's story – though similar to other women's experiences – also includes domestic violence from her in-laws and forced departure. It is unclear whether she can take her son with her or not. This story among others demonstrates the difficult and sometimes abusive experience of marriage for girls and women described in these life stories.

In these communities, gender inequality manifests clearly in marriage arrangements: girls and women are wed younger than boys and men; they relocate to the homes of their in-laws; they are unable to make their own decisions regarding their education; they inherit their in-laws' debt; they are often subjected to abuse and violence from their husband and his family and they face judgement if they return to their birthplaces.

5.5.2 Caste discrimination

Alongside marriage practices, caste discrimination influences aspects of storytellers' lives. In the Hindu caste system, *dalits* are the most marginalised and discriminated against. Common *dalit* castes in the Eastern Terai are the Dum, Teli, Musuhar, Dusadh, and Sundi (Cox 1994). In the life stories, *dalit* discrimination was evident in the ways *dalits* were treated at work, school, and in the community. Twenty-eight of the 154 stories spoke directly about the negative experiences of being a member of a *dalit* caste. However, as mentioned in Section 5.3.3, landlord/tenant and employer/bonded labourer relationships often follow caste distinctions even when it is not explicitly stated, and as such, many of the types of abuse and discrimination experienced by tenants and bonded labourers are conflated with issues of caste.

In the life stories, caste was explicitly mentioned in relation to forms of symbolic, rather than overt violence. Some examples include: not being permitted to enter the houses of their landlords (Durgji, local community leader,

35, female); prohibition of the use of any of the landlord's eating or cooking utensils (Koshila, bonded labourer, age not given, female); and provision of stale food and/or leftovers to eat (Pawan, bonded labourer, age not given, female).

Storytellers did not always give details about their treatment and instead spoke of discrimination in broad terms, such as saying:

We also used to be treated as untouchable human beings as we belong to a so-called dalit community. (Tara, bonded labourer, 30, female)

I was also treated as untouchable. (Motiya, bonded labourer, age not given, male)

There was discrimination of caste, the female members of my house used to work in that shade. (Shovit, bonded labourer, 60, male)

The landlord always saw me from the perspective of dalit. He did not have any respect, nor did he treat me with human behaviour. (Pawan, bonded labourer, age not given, female)

Upper caste storytellers were open about their treatment of *dalits*:

We were very rich from the generation of my grandfather. The labour belonging Tati Community used to come at home for our work. They used to serve us as plough man, grazing cattle, cleaning dishes, washing clothes, managing kitchen garden, etc. They were habituated to do work even in painful condition. We did not provide them loan during emergency period. They did not get sufficient food even in working hours. Beating them, giving torture, scolding them, exploitation upon them are common activities during those period. They were bonded labour. They used to work in our house for their survival. Their whole family was depending on us. (Mithales, landlord, age not given, unclear)

Mithales's story serves to juxtapose the lived experiences of lower caste and upper caste community members. His/her frank description of the Harwa-Charwa labourers in her/his home demonstrates the deeply engrained social norms that exist around caste in the communities where these stories were collected as well as the dependence of lower castes on upper castes for the provision of basic necessities.

Social norms regarding caste and gender create intersecting inequalities that disadvantage groups of people and contribute to and strengthen political-economic systems, including familial systems in which the norms are perpetrated.

5.6 Health

The issue of health, especially poor health and health expenses, was a reoccurring theme in many life stories. Health care was the second most cited reason for taking out a loan and therefore contributed to arrangements of debt bondage. Furthermore, parents' inability to work due to illness or injury was cited as a reason for children's involvement in labour and therefore their inability to attend school. All these interrelated concerns, starting with physical health, contributed to poor mental health. As some of these topics have already been covered, this section will primarily look at the experiences of health-seeking in these communities related to access and will explore some of the mental health consequences of storytellers' daily lives.

5.6.1 Access

Article 35 of Nepal's 2015 constitution states that 'Every citizen shall have the right to free basic health services from the State, and no one shall be deprived of emergency health services' (Secretariat and Durbar 2015). However, access and quality remain major issues in the availability of health care. One reason is staff shortage. National data estimates that there are only 0.17 doctors and 0.50 nurses per 1,000 Nepalese – the World Health Organization (WHO) recommends 2.3 doctors, nurses, and midwives per 1,000 population. Distribution of the limited health-care professionals also disadvantages the Terai region, which contains 50 per cent of the population but only 36 per cent of the health-care workers (Human Resources for Health Technical Working Group 2013). On average, rural households took two hours and 28 minutes to reach a public hospital, compared to 26 minutes for urban households (Central Bureau of Statistics 2011).

The storytellers' experiences reflect the lack of access to the available health care and the need to travel to urban centres – or even out of the country – for treatment.

While physical access was difficult, mainly storytellers also faced financial barriers to accessing health care. Although the constitution claims that all citizens have the right to 'to free basic health services from the State', this

was first introduced in 2006 and these basic services do not cover all health-care costs. Multiple storytellers believed that lack of money caused the death of their family members, but without seeing records and a diagnosis it is impossible to know if money would have saved somebody's life.

My father became sick. I asked for money from the landlord for my father's treatment, but he did not give it. Unfortunately, my father died because he could not get medicine. (Pano, bonded labourer, age not given, female)

Due to the type of work – primarily manual labour – and the terms of work, many storytellers and their families suffered financial stress when an income earner became incapacitated due to illness or injury. Sataram was able to support his family before he became ill: 'The income of rickshaw was enough to handle my family.' However, when he became sick, he was unable to work as much and struggled to feed his family:

Suddenly, I got sick. I had a fever and stomach pain so my income also decreased. We had a son. Even feeding my son and wife became hard. I visited the doctor and he/she noticed that I was suffering from piles. I stayed home for one year. My son turned six years old. It was time for him to start studying. Although my health condition was not good, I went to Rajbiraj to work as a rickshaw driver. Still the condition of my house is not good. (Sataram, daily wage labourer, 46, male)

Despite illness, Sataram returned to work so that he could afford to educate his son. Unfortunately, the financial burden of being ill and missing work for a year has meant that 'still the condition of [his] house is not good'.

Other storytellers were unable to return to work and instead had to beg for money and depend on other family members to support them:

I became married and the bone of my foot broke so I was not able to work. I started to beg food from others. Now I do not have a house nor ability to work. I have two daughters and one son. It is very hard to support them. My wife is working very hard and collecting donations for our survival. (Badri, daily wage labourer, age not given, male)

Although breaking a bone in his foot seems a relatively small injury to sustain, it prevented Badri from continuing his work as a ploughman and domestic servant.

As the stories above demonstrate, the inability to access health care due to its cost and availability further disadvantages poor families because the consequences of poor health lead to further loss of income. Additionally, physical illness and financial strain contribute to storytellers' poor mental health.

5.6.2 Wellbeing

In Section 5.1 on loans, many storytellers recount unhappiness, discontent, and stress related to the experiences of being in debt – through feeling that either they were being continually harassed or that they would never be free from the burden of their loans. Another source of mental distress is domestic abuse. Alcohol abuse was often cited as a cause for violence, household poverty, and stress.

My husband used to take liquor daily and began to torture both physically and mentally. Scolding and beating was daily routine for me. (Parmila, bonded labourer, 35, female)

The income of my husband was completely spent for drinking alcohol... It was being very hard to grow children, so a son was sent in India at the age of 12 years old by taking loan. (Kanni, bonded labourer, age not given, female)

While substance abuse and its consequences were prevalent in the life stories, these issues are addressed in more depth in action research that took place after the collective analysis of the life stories (Sharma *et al.* 2019) and therefore are not discussed further in this paper.

Many storytellers lived with heightened anxiety and worry about the future, as demonstrated by Chano, Jaya, and Urmila:

Neither am I getting delicious food nor good clothes. I do not have enough sleep and I have worry about my future. (Chano, daily wage labourer, age not given, female)

The lifestyle is same. The day of poor people never come. (Jaya, bonded labourer, age not given, male)

I questioned that the life of Harwa-Charwa, dalit, landless people go like this way. The day will not come for us. (Urmila, bonded labourer, age not given, female)

However, despite the lack of hope that they feel for themselves, some of the storytellers expressed hope that their children would have better opportunities. As a lot of the current data show, the storytellers' experiences are historical and the situation in Nepal has improved since the events in their lives which have left such deep and significant impacts.

The debt never allows us to go out for work. Landlord shouts if he looks to work at another landlord. Hope for better life has already been collapsed for us but still hopeful that my children won't survive life which we are living. (Sumitra, bonded labourer, 40, female)

Despite of small piece of land, I am providing an education to my children hoping that my children will be capable and compete for life in future. (Chandeswor, daily wage labourer, age not given, unclear)

Given the difficulty of daily life for many of the storytellers, combined with structural and long-term uncertainty over outstanding debts, it is unsurprising that they worry about their future and have little hope for themselves. However, wishing for a better life for their children illustrates the belief that the situation can improve through opportunities like education.

Section 6:

DISCUSSION

6 DISCUSSION

Informal high-interest loans and indebtedness are of key importance in understanding agricultural bondage in these mostly landless Harwa-Charwa communities in South-Eastern Nepal. Most households have few or no assets, which are required to obtain low-interest and more formal loans for regular or emergency expenses. Therefore, one of their limited options is to agree to requests from moneylenders or/and landlords to work as a means to pay off their loans. This exchange reflects social norms about caste, gender, labour, and culture, which (re)enforces the sociocultural and political-economic institution of Harwa-Charwa. The norms are also embedded and visible through a range of other discriminatory practices that maintain caste hierarchies, such as taboos on eating or sitting together and inter-caste marrying, which are felt as deeply hurtful by Harwa-Charwa. Although these norms are changing, and the Nepalese government has taken steps to eradicate these practices, they continue to exist, especially within the privacy of people's homes.

Drivers of taking out high-interest loans include the costs of marriage, especially the dowry; poor health resulting from broader inequality and a weak health system; and the costs of migration for the oldest son(s) to seek better work opportunities outside Nepal. While these issues may be separate, they are all deeply interrelated and end up keeping people in poverty by limiting their options.

Choices that may seem irrational have a rationale that is rooted in people's visible and tangible reality. Marriage practices included the perceived necessity of providing a dowry so that daughters could marry into successful families. This practice is illegal because of the embedded views on the low value of women and women's work and the burdens of dowry costs for families; however, we saw a number of instances where a family could not afford a dowry and a daughter is wed into an equally poor family, continuing the cycle of poverty. In other cases, families took out loans so that they could pay a larger dowry than they can realistically afford on their wages, and poverty is perpetuated: families become indebted with narrowed options to avoid exploitative and abusive working conditions. Thus, loan systems are intimately connected with experiences of work, filial duties, marriage as a form of collective familial rights and duties, and employment – particularly bonded labour. These unequal relationships between borrower and lender, primarily along caste lines, further strengthen caste discrimination embedded in the institution of Harwa-Charwa.

The interrelatedness of these themes in the 154 life stories is raising important points about the relevance of comprehensive and flexible community-based programming that have been confirmed by later evaluations in this hotspot (Oosterhoff *et al.* 2020) and in neighbouring India (Burns *et al.* 2020). The findings also show the importance of social norms in perpetuating the existence of Harwa-Charwa and caste and gender-based inequalities.

Where the expert-led analysis and participatory analysis diverge was in the ability of the expert-led analysis to differentiate timelines and compare historical recollections to the conditions at the time of storytelling. Untangling the demographics, especially the age of the speakers, could explain the discrepancy between the findings in the prevalence study on child labour and child marriage, which found low numbers, and the importance of these themes in the participatory analysis. Many of the stories of child labour and child marriage had occurred in the lives of individuals who are now adults. As such, they mainly present a historical record of child labour and child marriage. This also applies – though less clearly – to the educational experiences of these individuals as they are aged between 15 and 65 years old. The situation has changed since these people grew up, but has been important in shaping their lives, which people are trying to understand.

Reading through these stories, there is a sense that people were making sense of their lives through recounting their narratives, sometimes helpfully guided by the interviewers; but at times, the storytellers seemed unable to make sense of what had happened. This is not surprising. One of the characteristics of the life story methodology is that the minimal prompts and open-ended structure explicitly allow the narrator to surface emotional truths and events that have had significant impact on the storytellers. McAdams's reflection on storytelling also apply to these stories:

... life stories are based on the recollection of biographical facts, but people selectively appropriate aspects of their experience and imaginatively construe both past and future to construct stories that make sense to them and to their audiences, that vivify and integrate life and make it more or less meaningful.

(McAdams 2001: 101)

And autobiographers such as Jorge Semprún (1963, 1980) note that the analysis of events in people's lives changes over time. Insights grow and change,

questioning both the existence of an objective historical truth and the ability of humans to recognise their current selves in the past.

For example, many of the storytellers spoke about how their lives were influenced by early marriage. Women spoke about their age at marriage and some of the negative consequences of leaving their family and moving in with their in-laws. They recounted having to take on the debts of others; the burden of having to produce male offspring, and the blame and abuse they experienced when they could not; the difficulties of early childbearing, including medical complications; their inability to study or continue studying; and abuse from in-laws and husbands. In response to these injustices, there have been many national and international campaigns against child marriage. Research data show that marital age is increasing (though slowly) and that the practice of child marriage has been decreasing in incidence for several decades. But that does not affect the memories of early marriage as a life event in the lives of women who were married off as children.

Similarly, exclusion from education played a large role in both male and female storytellers' histories, primarily not being able to attend school due to poverty. Despite the incidence of these issues in the stories and their significance to the storytellers, when we examined the situation in this hotspot in 2015 in a prevalence study (Oosterhoff *et al.* 2017), it was found that the prominence and prevalence of exclusion from education has changed. But that change came *after* these people had been excluded from education and the pain of that missed opportunity is clear in their life stories.

For future applications of this methodology, it might be worth exploring whether providing people with examples of changes that have taken place as part of the interviewing process could help storytellers to recognise and possibly appreciate changes that have taken place during their lifetimes. While the immediate benefits of this joint historical analysis for the development of interventions might not be clear cut, it could validate people's sense of being able to change and of being part

of something larger, instilling a locally grounded sense of hope. Throughout, the storytellers often expressed a lack of hope or a sense of hopelessness when referring to the future. They voice feeling perpetually trapped in debt or in unfavourable working conditions, perceiving migration abroad as a key, if not the only, pathway out. As such, the juxtaposition of then versus now could provide an opportunity to reflect on the possibility of change and to see how this might be possible over time.

This may or may not change people's perspectives on migration – internal or international – as a way out of poverty. Although we saw a number of stories where migration had gone wrong, it is a fact that households with migrants have had higher incomes on average than households with members who stayed home (Sharma *et al.* 2014). The benefits of migration for an individual change over time due to a variety of factors related to supply and demand for labour as well as migration policies. Research on migration, trafficking, and access to credit in other landlocked impoverished areas showed that later migrants may benefit less compared to early departers, but are still willing to make the investment and take the risks based on the results of the early departers (Stoll 2012). While the future of migration in a post-Covid-19 world is unclear, the rationale for migration in these villages is grounded in a concrete historical reality.

The difference in timescales also highlights the importance of noting who we speak to when collecting life stories and how the age of the storytellers will affect what they think is important to include. For the older generation, topics such as education and marriage were incredibly important; but it is possible that if a larger cohort of younger individuals had been asked to tell their stories, different themes would have come through more strongly. This is significant for the development of interventions in the present, including those to reduce the prevalence of child marriage or child labour. Without knowing the actual numbers of young people affected and listening to their lived experiences, there is a risk of developing an intervention for a problem that has already been reduced significantly – partly because of the traumatic effects it has had on the adults in the same area.

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CLARISSA works by co-developing with stakeholders practical options for children to avoid engagement in the worst forms of child labour in Bangladesh, Myanmar, and Nepal.

The participatory processes which underpin the programme are designed to generate innovation from the ground which can sustainably improve the lives of children and their families.

The programme's outputs are similarly co-designed and collaboratively produced to enhance local ownership of the knowledge, and to ensure that our research uptake and engagement strategy is rooted in the direct experience of the people most affected on the ground.