

Towards Cleaner Brick Production Design Workshop for Gender and Social Action Research



About ICIMOD

The International Centre for Integrated Mountain Development (ICIMOD) is a regional knowledge development and learning centre serving the eight regional member countries of the Hindu Kush Himalaya (HKH) – Afghanistan, Bangladesh, Bhutan, China, India, Myanmar, Nepal, and Pakistan – based in Kathmandu, Nepal. Globalization and climate change have an increasing influence on the stability of fragile mountain ecosystems and the livelihoods of mountain people. ICIMOD aims to assist mountain people to understand these changes, adapt to them, and make the most of new opportunities, while addressing upstream and downstream issues. ICIMOD supports regional transboundary programmes through partnerships with regional partner institutions, facilitates the exchange of experiences, and serves as a regional knowledge hub. We strengthen networking among regional and global centres of excellence. Overall, we are working to develop economically and environmentally-sound mountain ecosystems to improve the living standards of mountain populations and to sustain vital ecosystem services for the billions of people living downstream – now and in the future.



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Workshop Report 2018

Towards Cleaner Brick Production Design Workshop for Gender and Social Action Research

25 July 2018

Kathmandu, Nepal

Organized by

International Centre for Integrated Mountain Development (ICIMOD)

In collaboration with

Federation of Nepal Brick Industries (FNBI)

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Abbreviations

| | |
|--------|--|
| APEC | Alternative Energy Promotion Centre |
| FNBI | Federation of Nepal Brick Industries |
| GoN | Government of Nepal |
| ICIMOD | International Centre for Integrated Mountain Development |
| OLE | Open Learning Exchange |

Executive Summary

The International Centre for Integrated Mountain Development (ICIMOD) in collaboration with the Federation of Nepal Brick Industries (FNBI) brought 40 brick entrepreneurs together at ICIMOD headquarters on 25 July 2018. Participants deliberated on potential action research interventions, discussed action research approaches and scope, and identified key implementation issues. There was active participation from FNBI representatives, including presidents of the Kathmandu, Lalitpur, Bhaktapur, Kavre, Dhading, Rautahat, Koshi, Rupandehi, and Mahakali district brick entrepreneur associations, and potential focal persons of FNBI's social unit. Some potential action research implementation partners presented and discussed their respective products: ECOPRISE on solar electrification for lighting and water pumping; Open Learning Exchange Nepal (OLE Nepal) on alternative education; and Shikhar Insurance Co. Ltd on health insurance.

President of FNBI, Mr Mahendra Bahadur Chitrakar, agreed that while entrepreneur ability to adopt the presented interventions needed further discussion, there was no doubt that the proposed interventions were logical enhancers of the quality of living and working conditions of both male and female brick workers. He emphasized that businesses need to keep employees/workers safe and healthy for mutual benefit, and that entrepreneurs must respond to changing work environments.

Dr Eklabya Sharma, Deputy Director General of ICIMOD, outlined that the interventions will be conducted in year one, and are expected to generate evidence on the impact of improved working and living conditions on productivity gains for brick entrepreneurs. He also anticipated that evidence from the action research would enable ICIMOD and FNBI to address gender and social issues in the sector, and potentially upscale across the South Asia/HKH region. The workshop was anticipated to help finalize ICIMOD's action research interventions with strategic guidance from the FNBI social unit, and has enabled networking between FNBI and potential action research implementation partners. Dr Arabinda Mishra, Livelihoods Theme Leader at ICIMOD, reinforced that though further deliberations were necessary, particularly with regard to the education and solar-electrification interventions, there was unanimous consensus that current working conditions in the sector needed to be improved.

Action Research Next Steps

The workshop concluded with some defined steps for moving towards ensuring positive development of the action research and ultimate benefit for all engaged in the brick production sector:

Continuing wider coordination between ICIMOD and FNBI: ICIMOD will carry out a follow-up meeting with FNBI to advance the plan of action.

FNBI as driver of proposed interventions: Once the workshop proceedings are finalized, the FNBI will take ownership and guide implementation of the action research in the selected districts.

Integration of entrepreneur concerns in action research planning: ICIMOD's Clean Brick Initiative will follow up with potential action research partners to take the conversation further based on workshop deliberations.

Roughly 300,000 men and women work in brick factories in Nepal. The poor working and living conditions of workers and animals (working equines) is a major concern. The social component of ICIMOD's Towards Cleaner Brick Production project's action research is designed to improve working and living conditions of men and women workers in Nepal, and lead to productivity gains for brick entrepreneurs. Leading into the research, ICIMOD conducted a rapid gender needs assessment and political economy analysis in five districts across five provinces in consultation with support of the FNBI.

Responding to social, gender, and equity issues in the sector, assessment findings reflect key areas prioritized by male and female workers, as well as entrepreneurs: health conditions of male and female workers; education for workers' children; and lighting in working or living areas. In response, ICIMOD's action research aims to introduce three interventions in selected brick industries at different locations in Nepal.



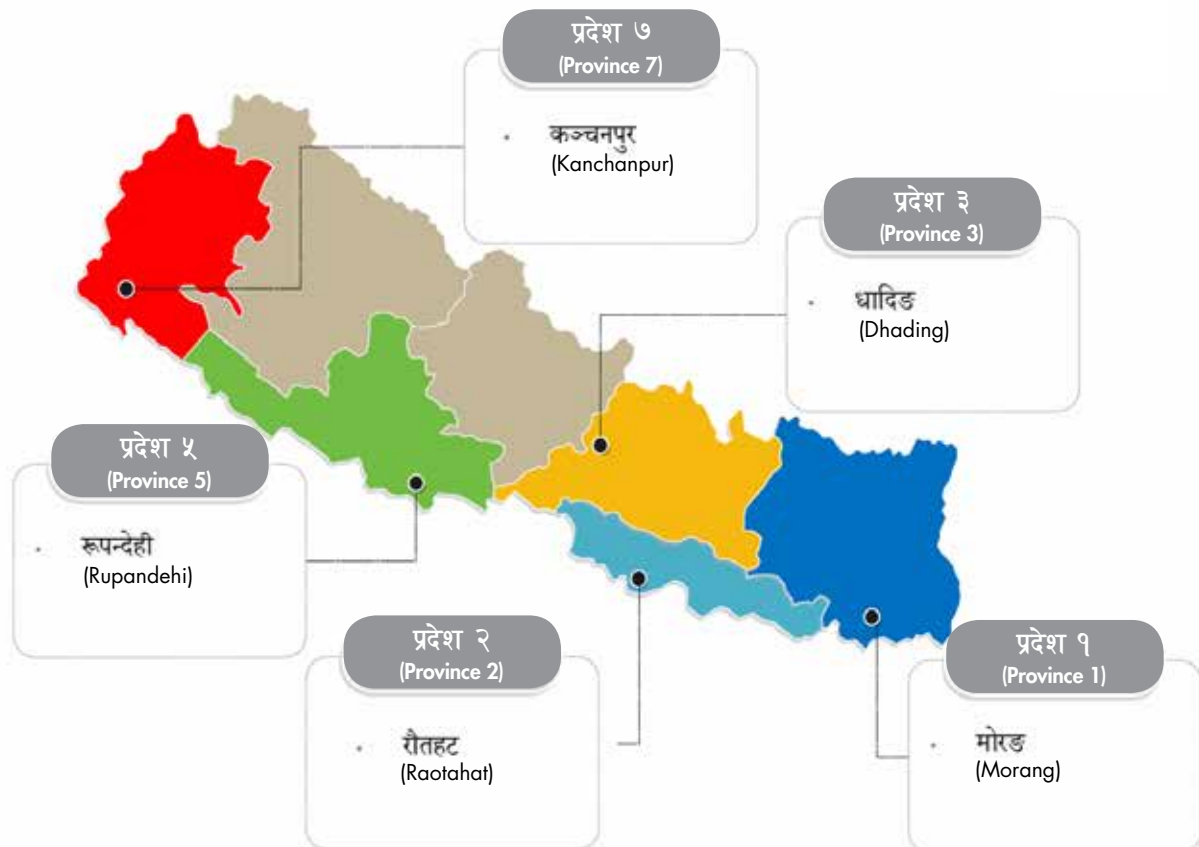
1. Introduction

1.1 Background

The brick production sector in Nepal employs over 300,000 male and female workers. The gender and social component of ICIMOD's Towards Cleaner Brick Production project aims to address concerns about the living and working conditions of male and female workers, their families, and the animals working in brick factories. The social component conducts action research aimed at improving working and living conditions for mutual benefit for the workers and productivity gains for the brick entrepreneurs. As part of the process of addressing social, gender, and equity issues in the brick factories of Nepal, the initiative carried out a rapid gender needs assessment and political economy analysis. These studies were conducted in five districts across five provinces in consultation with the Federation of Nepal Brick Industries (FNBI) in: Morang (Province 1), Rautahat (Province 2), Dhading (Province 3), Rupandehi (Province 5), and Kanchanpur (Province 7) (Figure 1). Findings from these studies will provide inputs to the action research design.

Assessment findings that reflected key social, gender, and equity issues prioritized by both male and female workers and entrepreneurs are health conditions of male and female workers; education for workers' children; and lighting in working or living areas. In response, ICIMOD's action research seeks to introduce three focused interventions in selected brick industries at different locations in Nepal. The interventions will be conducted in year one, and are expected to generate evidence on the impact of improved working and living conditions on productivity gains for brick entrepreneurs.

Figure 1: Location of study districts across five provinces



1.2 Workshop Objectives

Key objectives of the workshop were:

- To share and discuss action research interventions proposed by implementation partners
- To discuss action research approaches and scope
- To identify key issues in implementation of the action research

1.3 The Workshop

ICIMOD conducted the 'Towards Cleaner Brick Production: Gender and Social Component' workshop on 25th July 2018 in collaboration with the Federation of Nepal Brick Industries (FNBI). The workshop agenda is presented in Annex 1. The 40 participants included FNBI brick entrepreneurs; presidents of the Kathmandu, Lalitpur, Bhaktapur, Kavre, Dhading, Rautahat, Koshi, Rupandehi, and Mahakali district brick entrepreneurs associations; the potential focal persons of FNBI's social unit; and potential intervention service providers. The participant list is presented in Annex 2.

The workshop oriented participants to ICIMOD's rapid gender needs assessment. Following preliminary discussions, three potential partners presented prospective packages in response to stakeholder needs: ECOPRISE for solar lighting and water pumping; Open Learning Exchange Nepal (OLE Nepal) for education; and Shikhar Insurance Co Ltd for health insurance. In the opening session Deputy Director General of ICIMOD, Dr Eklabya Sharma, welcomed participants to the workshop, followed by presentations from Ms Bidya Banmali Pradhan, Dr Arabinda Mishra, Mr Sanjay Sharma, Mr Sugat Bajracharya, and Dr Kamala Gurung.



2. Session Highlights

2.1 An Overview of the Towards Cleaner Brick Production Initiative

Programme Coordinator Bidya Banmali Pradhan presented an overview of ICIMOD's Towards Cleaner Brick Production Initiative. The Initiative is focused on transforming Nepal's brick production sector into a "cleaner and healthier industry". In collaboration with FNBI, the initiative seeks to develop regulatory frameworks acceptable to both producers and consumers as a platform for dialogue between policy makers, producers, and consumers. The initiative began in 2015 after the 25th April earth quake to rebuild the brick production infrastructure destroyed in the disaster through cleaner energy solutions (such as zig-zag technology) to improve efficiency, environment, and health.

In 2017, the initiative added a gender and social component to better understand complexities and challenges in brick production in Nepal, and to contribute to improving the working and living conditions of brick industry workers through vehicles such as the rapid gender needs assessment. ICIMOD's presentation slides are shown in Annex 3.



2.2 ECOPRISE for Solar Electrification

Bhuwan KC from ECOPRISE presented four potential solar powered solutions utilizing solar energy in varying degrees for electrification, as well as productive uses for the mutual benefit of entrepreneurs and workers alike:

Electrification Option 1: Minimal essential lighting in working areas

Electrification Option 2: Lighting and mobile charging facilities in the workers' temporary shelters and living areas

Electrification Option 3: Lighting and mobile charging facilities in the workers' temporary shelters and living areas, as well as solar water purifier unit for clean drinking water

Electrification Option 4: Lighting and mobile charging facilities in the workers' temporary shelters and living areas, solar water purifier unit for clean drinking water, and solar pumping for worker and industry use

System sizes are uniform in all four options, with additional configurations building on previous options. The investment costs vary according to system configuration, ranging from NRs 400,000 to NRs 875,000. Details are shown in Figure 2.





ECOPRISE highlighted long-term benefits of investing in solar-powered solutions compared to other energy options such as diesel. An average size brick factory consumes 5 litres of diesel daily to operate water pumps for mud preparation, costing approximately NRs 97,650 for the seven-month annual operating period.

An average-size diesel pump costs NRs 30,000. In comparison, a solar-powered water pump costs NRs 150,000 as a one-time cost. The payback period is approximately 1.5 years. See Table 1.

Table 1: Cost comparison of diesel pump and solar-powered pump

| Cost component | Diesel (NRs) | Solar (NRs) |
|-----------------------|--------------|-------------|
| Initial cost | 30,000 | 150,000 |
| Operational cost/year | 97,650 | N/A |
| Maintenance cost/year | 10,000 | 5,000 |

Preliminary overview suggests a distinct business sense in switching to solar pumping; the Government of Nepal (GoN) provides additional incentives, with provisions for financial support to brick entrepreneurs ready to invest in solar pumping. GoN's Alternative Energy Promotion Centre (AEPD) subsidizes partial investment costs of industries interested in switching to solar-powered solutions, with the remainder provided as loans from selected banks. ECOPRISE's presentation slides are shown in Annex 4.

2.3 Discussion Session

Entrepreneurs raised three primary concerns:

- The brick production sector is seasonal in nature and entails work throughout the driest period every year. Would solar-powered water pumps be practical in the low-sunlight winter months? Are there dual/hybrid systems incorporating grid electricity and solar power?
- The terrain in the hilly regions of Nepal requires water to be pumped from much deeper underground, so can ECOPRISE still provide suitable equipment?
- Since the moulding area is spread across the factory workspace, would fixed-space solar water pumps be practical?

ECOPRISE indicated that a dual/hybrid system can be developed and that tailored packages can be created according to the needs of each brick factory, including the use of more powerful pumps for hilly or lower water table areas. For water distribution in large moulding spaces, ECOPRISE suggested central pumping sites, with provisions for water distribution in various moulding areas using pipes and collection tanks. Average distribution area of the proposed pump is 1,200 square metres. The discussion is summarized in Table 2.



Table 2: Issues and options raised during the ECOPRISE discussion session

| Challenge/Issue | Option |
|--|--|
| Feasibility of solar energy in the winter season | A dual/hybrid system where the machinery can be connected to the grid and to solar panels can be developed. |
| Coverage | The estimate provided by ECOPRISE is for a 1,200 sq. metre coverage. This can be increased to cover a wider area incremental cost increase. Alternative Energy Promotion Centre and banks can provide subsidies and loans for solar energy as the government wants to contribute to promoting cleaner energy. |

2.4 Open Learning Exchange for Alternatives to Formal Schooling

The seasonal nature of brick production and temporary migration for these jobs means that most children of brick workers do not go to school. It is common to find young children engaged in the brick making process to help their parents or simply to keep them occupied. The assessment suggested that local schools often appear unwilling to accommodate children of brick industry workers as the children do not complete an entire academic year, and perceived drop-out records reflect badly on school reputations. Spending half the year out of school away from home in the brick making season, these children are continually at academic and social disadvantage as they are unable to continue their education and progress along with their peers back home. And the cycle repeats itself when families travel for work every brick season.



Rabi Karmacharya of Open Learning Exchange (OLE) presented digital learning as a prospective alternative to formal schooling to respond to brick workers' request for education facilities for their children. The content has been designed by OLE to ensure maximum learning through innovative and interactive methods. This approach is based on OLE's 10-year collaboration with GoN to develop digital means to strengthen the national curriculum and reduce disparity in access to education across 22 districts and 144 schools in Nepal using energy-efficient and child-friendly laptops.

OLE presented a standard package of content developed based on GoN curriculum. There are two aspects of the OLE system, E-Paath and E-Paathshala.

- E-Paath are lessons for Classes 1 to 8 in science, math, Nepali, and English. The interactive materials are designed to engage students according to the age group and to make learning fun and meaningful. All E-Paath content is approved by the Curriculum Development Centre of Nepal's Ministry of Education. The math and science content is available in Nepali and in English for ease of teaching and learning.
- E-Paathshala provides access to an online library that both students and entrepreneurs can benefit from, and it enables free and easy access to age-appropriate books that help improve children's reading skills and develop a reading culture in schools.

Systems can be based online or placed offline with frequently updated servers within an intranet. OLE mobilizes a multi-grade, multilevel approach to ensure all students in the classroom can work at their own levels. The proposed package includes 15 laptops and other equipment, as well as teacher trainings, valued at approximately NRs 1,008,159; laptop costs are about 50 percent of the total figure. The complete cost breakdown is presented in Table 3. The brick entrepreneurs would need to provide a room to use as a classroom, ensure access to electricity, and identify individuals to be trained as teachers. OLE's presentation slides are shown in Annex 5.

Table 3: Approximate cost of OLE digital learning package

| Item | Cost (NRs) |
|---|------------------|
| Laptop (15) | 528,000 |
| Equipment (server, network, power backup) | 131,291 |
| Equipment preparation and logistics | 31,746 |
| Training | 76,000 |
| Monitoring and support (2 times) | 68,000 |
| Local level coordination | 21,500 |
| Program management | 101,071 |
| Overheads | 50,550 |
| TOTAL | 1,008,159 |

2.5 Discussion Session

Entrepreneurs raised two primary concerns:

- Academic assessment of the children and OLE package compatibility with local government schools.
- The cost of the required materials.

OLE highlighted government school rules and regulations that enable primary school students to be placed at their academic levels based on academic evaluations examinations. This approach enables local education institutions and the government to work together with brick entrepreneurs to ensure no children are left behind. While many brick entrepreneurs indicated that traditional schooling was the best option, the problem is that the children would be expected to complete the entire school year, which is not possible as workers move away from brick production sites as soon as the production season ends. Addressing the need to ensure children's academic progress in spite of the work-related temporary migration, OLE has suggested working with children and teachers to complete the entire annual curriculum within the seven-month brick production period. Mr Karmacharya also shared OLE's experience that teachers would have more time and space to teach children of different levels in the same classroom through interactive, digital learning techniques.

Addressing entrepreneur concerns about the cost of investment, Mr Karmacharya suggested that the major costs were the laptops, but that each child would not necessarily need a laptop and that students of the same level would be able to share equipment and learn together. Dr Mishra from ICIMOD emphasized that while there was no compulsion for all entrepreneurs to adopt these practices, it was imperative to conduct some pilots in order to assess anticipated improvements in worker conditions, and ultimately enhanced factory productivity resulting from these practices. The wider brick industry could then use these learnings to advocate for policy changes to benefit both the entrepreneurs and workers. He stressed the value of ICIMOD's action research in generating such evidence through pilots with selected early adopters. The discussion is summarized in Table 4.



Table 4: Issues and options raised during the OLE Nepal discussion session

| Challenge/Issue | Option |
|--------------------------|---|
| Seasonality of labour | Ensure the curriculum is completed in six months so when the workers return home their children can progress to higher (or at least age-appropriate) levels at local schools. |
| Assessment/Certification | Government schools only formally assess students from Class 8 onwards. Students can enrol in appropriate levels in local schools based on entrance exams. |
| Cost | Twenty students does not mean 20 laptops. Children would share laptops and learn together. |

2.6 Shikhar Insurance for Life and Health Insurance

Mr Udit Kafle from Shikhar Insurance presented the Personal Accident and Group Health insurance packages as schemes of possible value to brick entrepreneurs and workers. He outlined the differences between and costs of the two schemes in detail, highlighting compliance issues and payment criteria.

- **Personal accident insurance** would include payout in case of accidental death, partial disability and permanent disability. The scheme also includes a limited payout for medical expenses, but would provide total coverage for the individual insured, also covering accidents beyond the workplace. He highlighted compliance conditions such as mandatory individual details of the individuals to be insured, in order to be eligible for complete payout. Details are presented in Table 5.
- **Group medical expense insurance** enables industries to insure workers by number, and not by name. While this ensured some payout for accidents on-site, this scheme is limited to the workplace, and does not extend beyond working hours on-site. Moreover, complete payouts would only be possible on condition that industries insured the entire workforce number. For example, investing in group health insurance for 50 workers irrespective of male and female workers in a total of 200 workers in the factory would mean that if an accident were to occur, payments would be made in ratio of 50 against the 200 workers present on-site. Details are presented in Table 6. Shikhar Insurance's presentation slides are shown in Annex 6.



| Item | Details |
|--------------------------|---|
| Proposed Persons | Brick Factories Workers |
| Named or Unnamed | Unnamed Persons |
| Sum Insured - Per person | Rs 100,000 Rs 300,000 Rs 500,000 |
| Premium | Rs 110 Rs 330 Rs 550 |
| VAT | Rs 14.30 Rs 42.90 Rs 71.50 |
| Total Payable | Rs 124.30 Rs 372.90 Rs 621.50 |
| Risks Covered | Normal Risks + RSMAS Risks |
| Benefits Included | Death, Permanent Total Disablement, Permanent Partial Disablement, Medical Expenses [Accidental case] as per the policy |
| Validity of Cover | Within working hours and within working site |
| Benefits Payable | <ul style="list-style-type: none"> • Death - 100% of Sum Insured • Permanent Total Disablement - 100% of Sum Insured • Permanent Partial Disablement - some % of Sum Insured as mentioned in the policy. • TTD - Actual loss of income or 1% of Sum Insured per week, whichever is less. • Medical Expenses - Actual and incurred medical expenses up to 10% of Sum Insured. If Sum Insured will be more than Rs 1,000,000, the maximum medical expenses will be Rs 100,000. Only accidental medical expenses are covered. |
| Normal Risks | Accidental injuries (incl. Death) caused by violent and visible means as per the policy terms |
| RSMAS Risks | Accidental injuries (incl. Death) caused by Riot, Strike, Malicious Acts, Sabotage, and Terrorism |
| Claim Admissibility | Claim is admissible only in case of any bodily injury (including death) resulting solely and directly from accident caused by external, violent, and visible means |
| Terms and Conditions | As per Company's Insurance Policy Wording |

| Item | Details |
|--------------------|---|
| Proposed Persons | Brick Factories Workers |
| Named or Unnamed | Unnamed Persons |
| Insurance | Medical expenses arising out of Disease, Illness, and Accidental Injury whether treatment is taken at hospital or inpatient or at home as outpatient. |
| Treatment Allowed | At the time of treatment inception, the worker must have been at least 15 days continuous working in the Brick factories. In other words, there will be 15 days of waiting period for each worker. Waiting period is not applicable in case of Accidental Injury. |
| Limit of Treatment | Rs 25,000 per person |
| Sublimit | There are sublimits in each treatment heading like Room Charge, Medicines, Pathological costs, etc., as per the attached Table of Benefits. All the diseases and medicines are not covered as per the Company's Insurance Policy. |
| Terms of Treatment | Only allopathic treatment by allopathic doctor allowed. Ayurvedic and homeopathic treatment allowed for treatment of jaundice only. Other type of treatment not allowed. All the medicines and pathological tests must be prescribed by the doctor. |
| Premium | Rs 1,000 per person |
| VAT | Rs 130 |
| Total | Rs 1,130 |
| Terms of Insurance | As per Company's Insurance Policy |

2.7 Discussion Session

Entrepreneurs raised three primary concerns:

- Underinsurance of workers
- Possibility of extending insurance for green bricks
- Possibility of insuring a fraction of workers (for example, 20 unnamed workers instead of 300 workers)

Entrepreneurs unanimously specified green bricks as their most vulnerable commodity, emphasizing that the raw unbaked bricks make them susceptible to heavy losses if it rains. Entrepreneurs all echoed that while green bricks were currently not covered by any insurance scheme in Nepal, it was a justifiable insurance commodity. Brick production happens in the dry months, so unanticipated rains are a threat, and not an existing condition around which brickmaking expects to work.

Shikhar Insurance reinforced the importance of insuring all workers. Mr Kafle stated that while it was permissible to insure only a small percentage of workers, it would be considered underinsurance, with neither the worker nor the factory obtaining full benefit of the insurance.

Shikhar Insurance indicated that while green bricks have never been viewed as an insurable commodity in Nepal, the company would research the issue and consider prospects of introducing insurance for green bricks. The possibility of using weather index insurance to provide some coverage for rainfall-related risks was also discussed. Weather index insurance is based on weather derivatives since the claim is tied to the value of a weather index measured in a specific location. This needs to be researched further as it has only been studied and used in the agricultural sector. The discussion session is summarized in Table 7.



Table 7: Issues and options raised during the Shikhar Insurance discussion session

| Challenge/Issue | Option |
|-----------------------|--|
| Green brick insurance | This issue is being researched further in the context of weather index insurance. |
| Underinsurance | All workers need to be insured in order to obtain maximum benefits in case of accident, injury, or death of workers. |

3. Conclusion and Way Forward

The overall response from the participants was positive, with general interest for solar electrification and insurance, especially for green brick insurance. Entrepreneurs also indicated a continuing interest in innovative brickmaking technologies such as the zig-zag technology introduced by ICIMOD's Clean Brick Initiative. Participants were, however, unsure about the applicability and output of proposed informal education interventions. Their major concern was preference for alignment with formal schooling for longer term benefits to the children; high financial cost of delivery of digital education was also an issue.

FNBI President Mr Chitrakar acknowledged the importance of the social unit within FNBI, and the importance of keeping workers happy if the industry is to be productive. He reiterated the many challenges in the industry – the fact that new efforts and interventions were needed to respond to identified issues, but also that implemented interventions must be catered to local needs. He urged FNBI to consider adopting the pro-posed interventions as part of their corporate social responsibility towards workers, and because it will contribute evidence through action research to help brick producers help themselves.

Action Research Next Steps

The workshop concluded with some defined steps for moving towards ensuring the positive development of the action research, and ultimate benefit for all engaged in the brick production sector:

Continuing wider coordination between ICIMOD and FNBI: ICIMOD will carry out a follow-up meeting with FNBI to advance the plan of action.

FNBI as driver of proposed interventions: Once the workshop proceedings are finalized, FNBI will take ownership and guide the gender and social component team to implement the action research.

Integration of entrepreneur concerns in action research planning: ICIMOD's Clean Brick Initiative will follow up with potential action research partners to take the conversation further based on workshop deliberations.



Annexes

Annex 1: Workshop Agenda

| | Topic |
|---------------------------|--|
| Day 1 24 July 2018 | Arrival of participants in Kathmandu |
| Day 2 25 July 2018 | Workshop day |
| 9:00–9:30 | Registration - (<i>Diksha Shrestha</i> and <i>Luja Mathema</i>) |
| 9:30–10:30 | Opening session <ul style="list-style-type: none"> - Welcome remarks (15 min) - <i>Eklabya Sharma</i> - Clean Brick Production Initiative overviews (10 min) – <i>Bidya Banmali Pradhan</i> - Workshop overviews and objectives (10 min) – <i>Arabinda Mishra</i> - Action Research Design Framework <ul style="list-style-type: none"> • Overview of brick factories sector, key actors & key issues (10 min) - <i>Sanjay Sharma</i> • Findings from the scoping exercise (10 min) – <i>Sugat Bajracharya</i> • Elements of action research (5 min) – <i>Kamala Gurung</i> |
| 10:30–10:50 | Photo session and tea/coffee break |
| 10:50–12:00 | “Solar Panel for Lighting” from ECOlogy+enterPRISE (ECOPRISE) <ul style="list-style-type: none"> • Presentation (20 min) – (<i>Bhuwan KC</i>) Discussion (50 min) – Moderator from FNBI (<i>Shyam Maharjan</i>) |
| 12:00–1:00 | Lunch |
| 1:15–2:25 | “Education Modules Package” from Open Learning Exchange Nepal (OLE Nepal) <ul style="list-style-type: none"> • Presentation (20 min) – <i>Rabi Karmacharya</i> Discussion (50 min) – Moderator from FNBI (<i>Ram Kaji Awale</i>) |
| 2:25–3:35 | “Insurance Package” from Shikhar Insurance Co. Ltd. <ul style="list-style-type: none"> • Presentation (20 min) – <i>Udit Kafle</i> Discussion (50 min) – Moderator from FNBI (<i>Badri Karki</i>) |
| 3:35–3:55 | Tea/coffee break |
| 3:55–4:30 | Concluding remarks <i>Arabinda Mishra</i> (15 min) <i>Mahendra Chitrakar</i> (15 min) |
| 4:30–4:45 | Closing remarks - <i>Arnico Panday</i> (15 min) |

Annex 2: Participant List

| Name | Organization |
|----------------------------|--------------------------|
| Anju Mumli Joshi | Shikhar Insurance |
| Arnico Panday | ICIMOD |
| Badri Karki | FNBI |
| Bal Dev Singh Badal | Mahakali |
| Bhuwan KC | ECOPRISE |
| Bidya Banmali Pradhan | ICIMOD |
| Bikram Bajrachrya | Lumbini |
| Birbal B. Ka | Mahakali |
| Bishwo Ram Kawan | FNBI |
| Devendra Maharjan | |
| Dhannapati Paudel | Rupandehi |
| Diksha Shrestha | ICIMOD |
| Dilip K. Agrawal | Koshi |
| Ekraj Gajurel | Dhading |
| Gunaram Dhimi | Rupandehi |
| Jeetendra Khayamali | Kavre Brick Entrepreneur |
| Kamala Gurung | ICIMOD |
| Kedar Gosai | Kathmandu |
| Krishna Pd. Bhattarai | Koshi |
| Luja Mathema | ICIMOD |
| Mahendra Bahadur Chitrakar | FNBI |
| Mahendra Prasad Shah | Koshi |
| Nati Bhai Hyomaba | Bhaktapur |
| Niranjan Regmi | Dhading |
| Nirmala Baduwal | ICIMOD |
| Prahalad Banjara | Rautahat |
| Prem Krishna Maharjan | FNBI |
| Rabi Karmacharya | OLE |
| Raj Kumar Lakhemaru | Swet Bhairab |
| Rajendra Prasad Prajapati | Bhaktapur |
| Ram Binod Sah | Rautahat |
| Ram Kaji Awale | Lalitpur |
| Ram Krishna Awale | Lalitpur |
| Ram Krishna Maharjan | FNBI |
| Reshma Dixit | ICIMOD |
| Rikesh Khadka | ECOPRISE |
| Sajita Karmacharya | Swet Bhairab Itta Udyog |
| Sanjay Sharma | ICIMOD |
| Sashi Kala Thapa | Rautahat |
| Shankar Bahadur Chand | Mahendranagar |
| Shree Krishna Maharjan | |
| Shyam Maharjan | FNBI-TRDC |
| Sugat Bajracharya | ICIMOD |
| Thaneshwor Ghimire | Lumbini |
| Trishala Hirachan | OLE |
| Udit Kafle | Shikhar Insurance |
| Usha Maskey | MinEnergy |
| Uttam Kafle | Animal Nepal |

Annex 3: ICIMOD Presentation



Towards Cleaner Brick Kilns

Design Workshop for Gender and Social Action Research

25 July 2018, Kathmandu

स्वच्छ ईट्टा भट्टाका लागि पहल

लैङ्गिक तथा सामाजिक कार्यमूलक अध्ययन तयारी सम्बन्धी कार्यशाला

२०७५ श्रावण ९ गते, काठमाडौं

Organized by International Centre for Integrated Mountain Development (ICIMOD) in collaboration with Federation of Nepal Brick Industries (FNBI)

कार्यशालाका उद्देश्यहरू

- 

01 लैङ्गिक तथा सामाजिक पक्षमा हामीले के हासिल गर्न खोजेका हौं भन्ने बारेमा साझा धारणा बनाउने ।
- 

02 कार्यमूलक अध्ययनको विधि र यसका कार्यक्षेत्रहरूको बारेमा छलफल गर्ने ।
- 

03 प्रस्तावित कार्यमूलक अध्ययनको बारेमा छलफल गरी अन्तिम रूप दिने ।
- 

04 कार्यमूलक अध्ययन गर्दा आउने मुख्य कार्यान्वयन सम्बन्धी सवालहरूको पहिचान गर्ने ।

कार्यशाला गोष्ठी - संक्षेपमा

| समय | शीर्षक | कैफियत |
|-------------------------------|---|------------------------------|
| पहिलो दिन, २४ जुलाई, २०१८ | सहभागीहरूको काठमाडौं आगमन | |
| दोस्रो दिन, २५ जुलाई, २०१८ | कार्यशालाको दिन | |
| ९:००-९:३० | दर्ता - (दिक्षा श्रेष्ठ र लुजा माथेमा) | |
| ९:३०-१०:३० | उद्घाटन सत्र - स्वागत मन्तव्य (१५ मिनेट)- एकलव्य शर्मा - स्वच्छ ईटा भट्टा पहलको परिचय (१० मिनेट) - विद्या बनमाली प्रधान - कार्यशाला परिचय तथा उद्देश्य (१० मिनेट) - अरविन्द मिश्र - कार्यमूलक अनुसन्धान तयारी • ईटा उद्योग र मुख्य सवालहरू (१० मिनेट)-सञ्जय शर्मा • कार्यक्षेत्र सम्बन्धी अभ्यासहरूबाट प्राप्त निष्कर्ष (१० मिनेट) - सुगत बज्राचार्य • कार्यमूलक अनुसन्धानका मुख्य पक्षहरू (५ मिनेट)- कमला गुरुङ | |
| १०:३०-१०:५० | फोटो सेसन र चिया/कफी ब्रेक | |
| १०:५०-१२:०० | “सौर्य-विद्युतको ” का लागि पारिस्थिती + उद्यम (इकोप्राइज) • प्रस्तुतीकरण (२० मिनेट) - (भुवन के.सी.) • छलफल (५० मिनेट) | सुगत बज्राचार्य (टिपोट लिने) |

कार्यशाला गोष्ठी - संक्षेपमा

| समय | शीर्षक | कैफियत |
|-------------|---|--------------------------|
| १२:००-१२:१५ | खाना | |
| १२:१५-१४:२५ | क्रमशः “शैक्षिक मोड्युल प्याकेज” बाट ओपन लर्निङ एक्स्चेन्ज (OLE - नेपाल) • प्रस्तुतीकरण (२० मिनेट) - रवि कर्माचार्य • छलफल (५० मिनेट) | सञ्जय शर्मा (टिपोट लिने) |
| १४:२५-१५:३५ | “बीमा प्याकेज” शिखर इन्स्योरेन्स कम्पनी लिमिटेड • प्रस्तुतीकरण (२० मिनेट) - उदित काफ्ले • छलफल (५० मिनेट) | लुजा माथेमा (टिपोट लिने) |
| १५:३५-१५:५५ | चिया/ कफी विश्राम | |
| १५:५५-१६:३० | अन्तिम सार-संक्षेप अरविन्द मिश्र (१५ मिनेट) महेन्द्र चित्रकार (१५ मिनेट) | |
| १६:३०-१६:४५ | समापन मन्तव्य - अरनिको पाण्डे (१५ मिनेट) | |

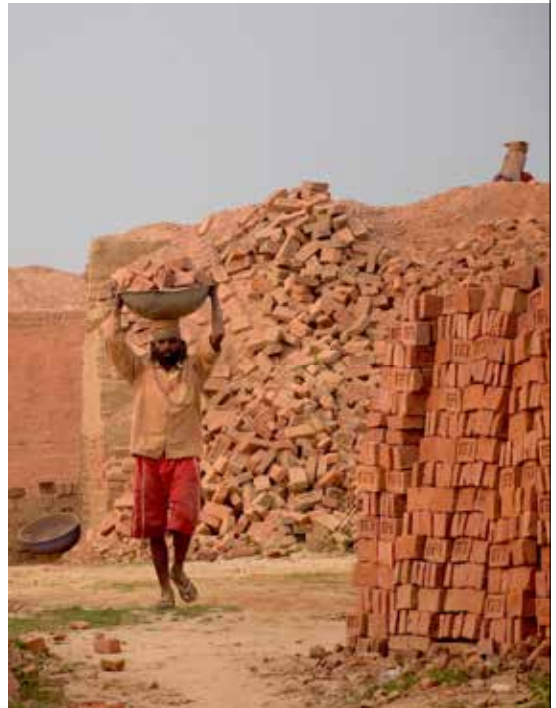


ईसिमोड, काठमाडौं

२०७५ श्रावण ९

विषयवस्तु

- ईटा उद्योगको योगदान (contribution)
- ईटा उद्योगको नक्शाङ्कन (mapping)
- कामदारको आवतजावत (labour flow)
- नेपालमा शहरीकरण (urbanisation)
- चुनौती र अवसर (challenges and opportunities)



ईटा उद्योग र अर्थतन्त्र



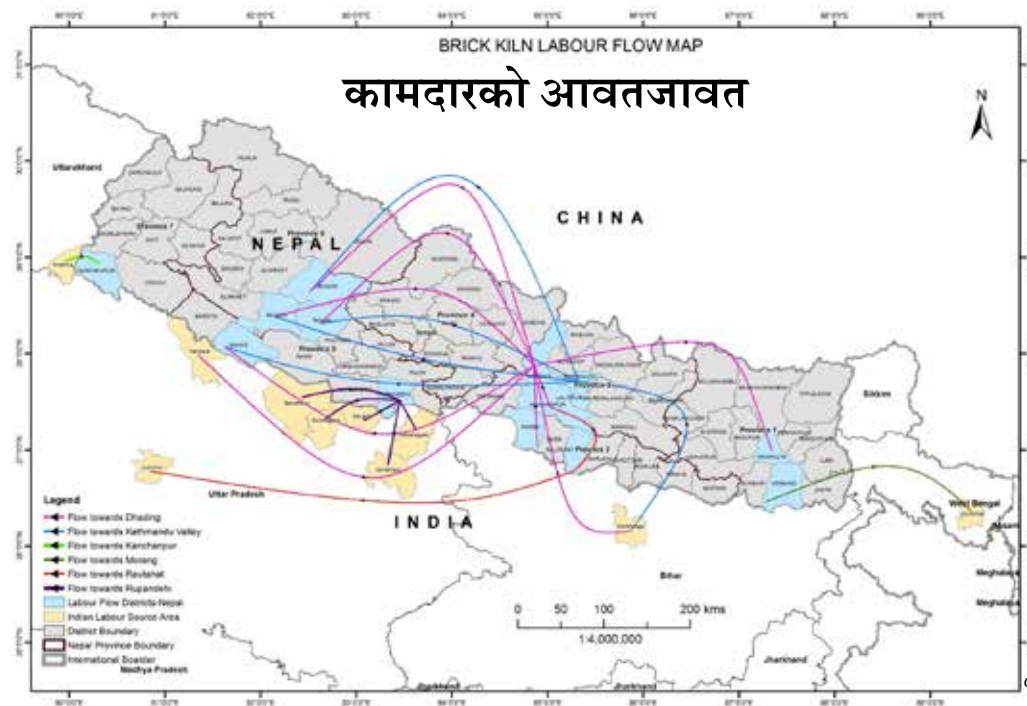
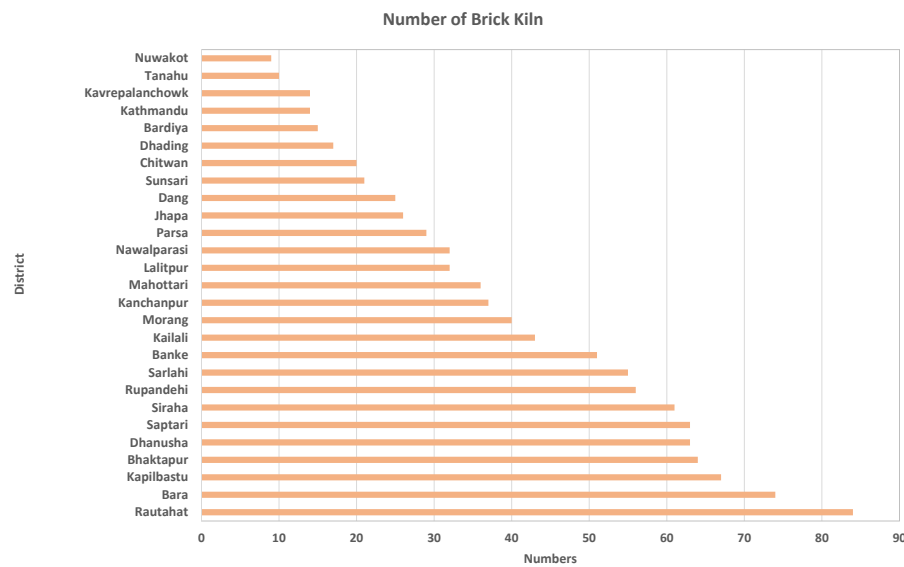
धोतः अनौपचारिक हिसाब

ईटा उद्योगको नक्शाङ्कन (mapping)



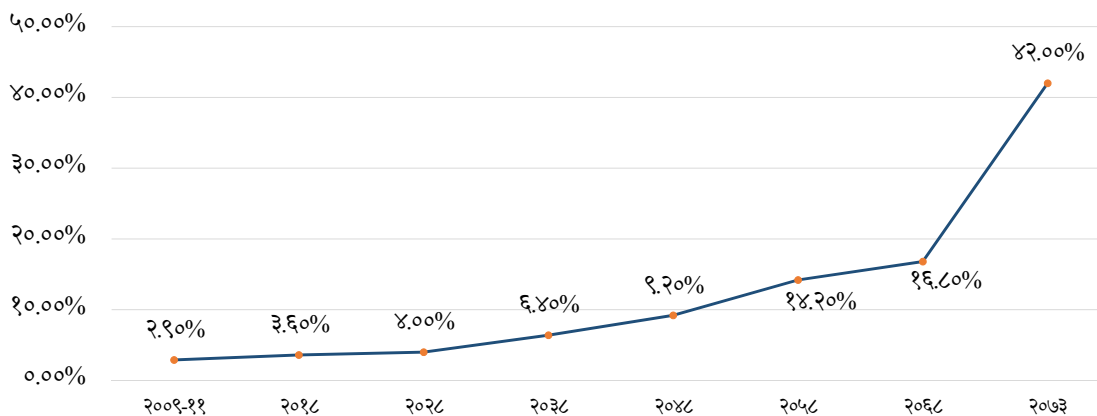
Courtesy: Sunil Thapa, ICIMOD

ईटा उद्योगको जिल्लागत सङ्ख्या



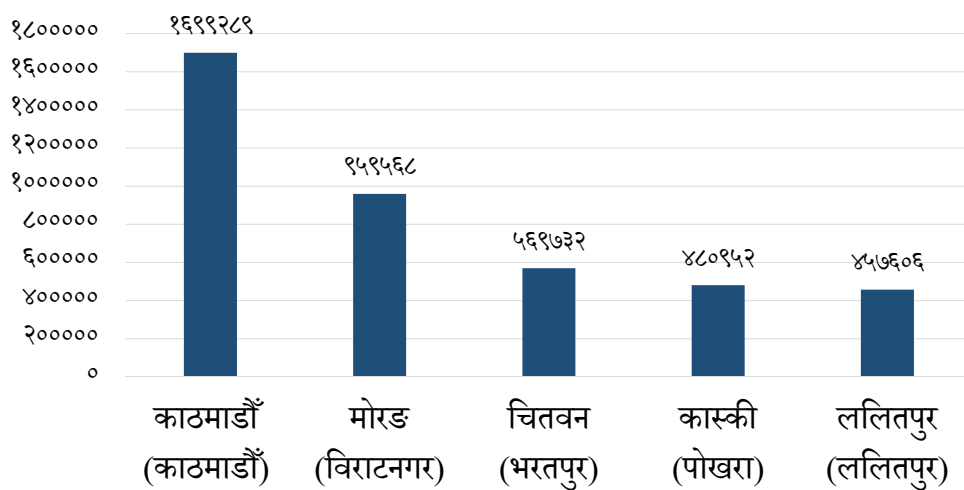
नेपालमा शहरीकरण (urbanisation)

शहरमा बसोवास गर्ने जनसङ्ख्या प्रतिशत



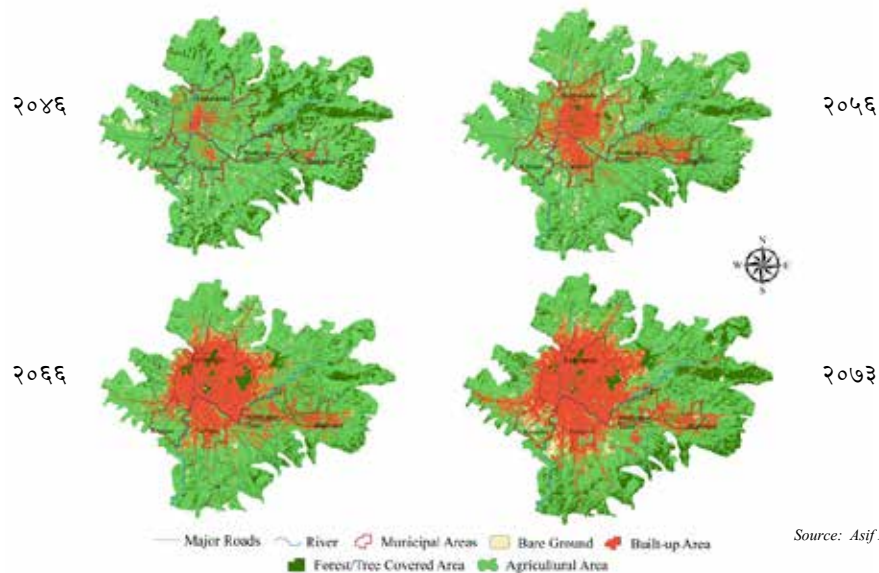
श्रोत: केन्द्रिय तथ्याङ्क विभाग

उच्च शहरीकरण भएका जिल्लाहरू (२०६८)

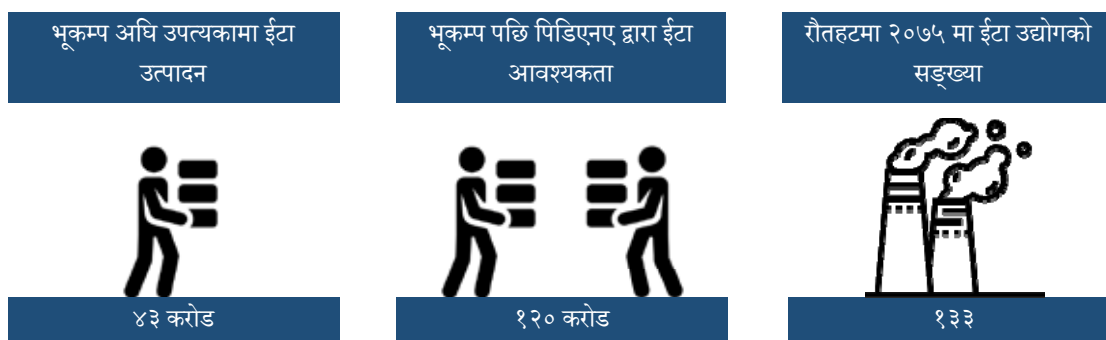


श्रोत: केन्द्रिय तथ्याङ्क विभाग

काठमाडौँ उपत्यकामा भौतिक निर्माण (२०४६, २०५६, २०६६, २०७३)



भुइँचालो र सो पछिको आवश्यकता अध्ययन (पिडिएनए)



श्रोत: पिडिएनए र रौतहट ईटा व्यवसायी संघ

ऐन नियममा भेटिएका चुनौती

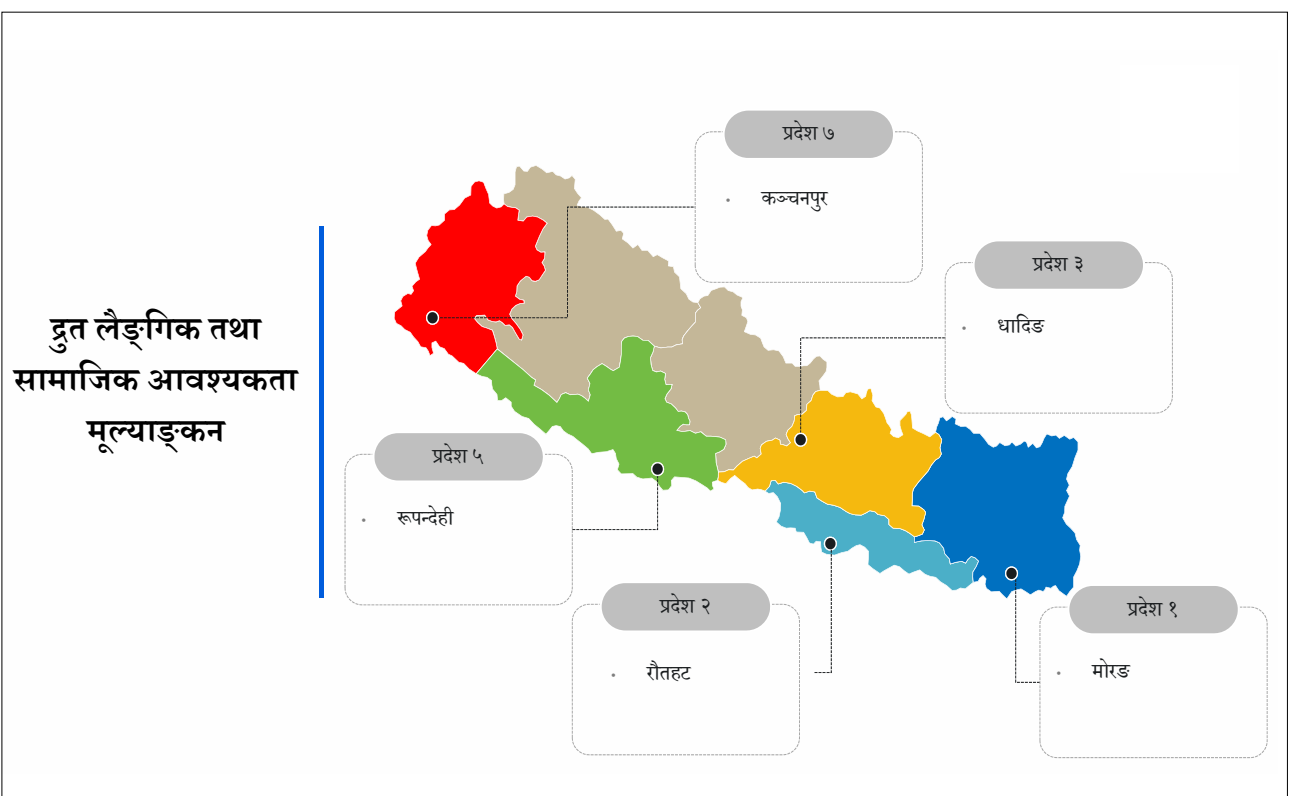
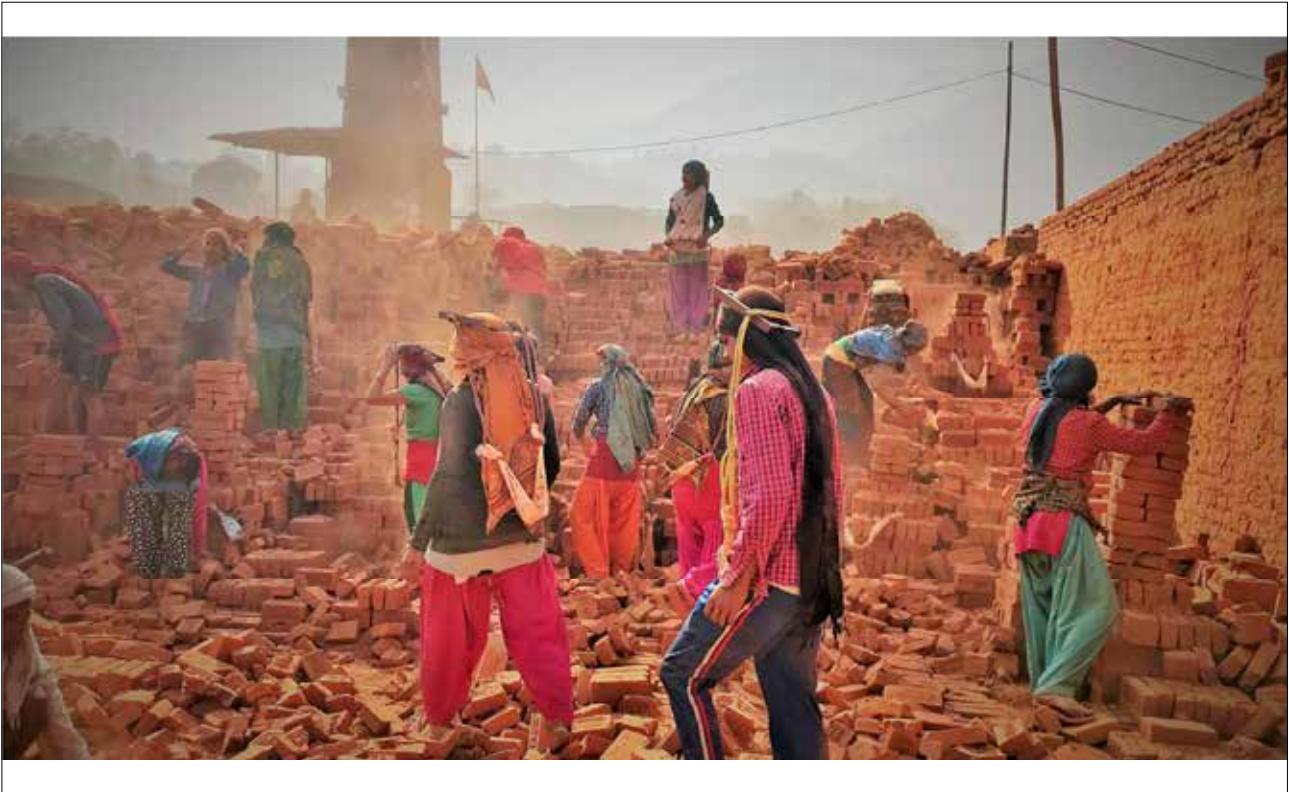
- व्यवसायजन्य सुरक्षा एवं स्वास्थ्य सम्बन्धी निर्देशिकामा भएका थुप्रै बुँदागत समस्याहरु ।
- वातावरणीय सुरक्षा ऐन र ईटा उद्योग र समुदायबीचको दुरी ।
- पीएम १० र पीएम २ को मापदण्ड ।
- श्रम ऐनले तय गरेको श्रमिक हक-हित, पारिश्रमिक, कामको समय, स्वास्थ्य-सुरक्षा, आदी ।
- बालश्रम उन्मुलन ऐनको अवधारणा, शिक्षा, स्वास्थ्य, जरिवाना ।
- राजश्व र कर सम्बन्धी ऐन नियमहरु र ईटा उद्योगले बेहोर्ने समस्याहरु ।

चुनौतीहरु

- महँगीदो कोइला र डिजेल
- दक्ष कामदारको अभाव
- बढ्दो प्रतिस्पर्धा
- जलवायु परिवर्तन
- महँगीदो कच्चा पदार्थ
- कामदार भाग्ने डर र दुर्घटना
- उत्पादनमा नकारात्मक असर गर्ने ऐन नियम

अवसरहरु

- सोलार प्रविधी र जलविद्युत
- दक्ष कामदारको तालिम र रोजगार
- बढ्दो शहरीकरण र बसाइँ-सराइ
- नयाँ प्रविधी
- बढ्दो रेमिट्यान्स
- शिक्षा तथा बीमाको व्यवस्था
- स्थानीय निकाय र व्यवसायीको पहुँच र उत्पादन सहज गर्ने ऐन नियम



“हामी दिउँसो घाम चर्किएको बेलामा ईटा बनाउन नसक्ने भएकाले राति २ बजे नै उठेर काम सुरु गर्छौं”



“महिला र पुरुष दुवै मिलेर ईटा बनाउँछौं”



ईटा बनाउने



“ईटा बनाउँदा मेरो डाड र खुट्टा दुख्छ, तर बिस्तारै बानी पर्दै जान्छ”

“एउटा ईटा बनाएको १ देखि १.२ रुपैयाँ पाइन्छ”

“भेसिनहरू बिना माटो तयार पार्न धेरै समय लाग्छ”



“धेरै जसो कामदारहरू पुरुष हुन्छन् र प्रति १००० ईटा बराबर ४०० रुपैयाँ कमाउँछन्।”

ईटा चाड लगाउने

“ईटाहरू राम्ररी चाड लगाउन त्यस सम्बन्धी सीपहरू आवश्यक हुन्छ। यदि राम्रोसँग चाड लगाइएन भने ईटाहरू अग्लो होचो भएर समान ढङ्गले पाक्दैनन्।”

बिहान ७ बजेदेखि नै सुरु गरेर दिनभरि काम हुन्छ।



ईटा दुवानी

“अदक्ष मजदूरहरूले प्रति १००० ईटा दुवानी गर्दा
२०० देखि ३०० रुपैया जयाला पाउँछन्।”



ईटालाई सावधानीपूर्वक अड्याउनुपर्ने भएकोले हात र ढाड एकदम दुख्ने गर्छ !



“महिनावारी भएको बेलामा गह्रौं सामानहरू बोक्न गाह्रो हुन्छ
। हामीले त्यति राम्ररी काम गर्न सक्दैनौं। गर्भावस्थाले पनि
हाम्रो काम र कमाउने क्षमतामा असर पार्छ।”



“गर्मी र धुलैधुलो हुन्छ ! पञ्जा र मास्क लगाएर काम गर्ने बानी छैन। धूलोले सास फेर्न
अप्ठ्यारो हुन्छ।”

आगो राम्रोसँग बलोस् भनेर आगो हेर्न आलो-पालो गरि
२-३ जना मान्छेहरू दिनरात उपस्थित हुनुपर्छ !



ईटा पकाउने घैरेजसो भारतबाट आएका पुरुषहरू हुन्छन्।

ईटा पकाउने



ईटा पकाउने मान्छेहरूको तलब भार १५,००० जति
हुन्छ।

जनावरहरू दिनभरि एकदम थोरै पानीको भरमा काम गर्छन् । ईटाको तौलले जनावरहरूलाई लड्गडो पनि बनाउन सक्छ । यसबाहेक, कडा हार्नेस प्रयोग गर्नाले चोट पनि लाग्न सक्छ ।

जनावरहरू



जनावर मालिकलाई प्रति १००० ईटा ढुवानी गरे वापत ३००- ३६० ज्याला दिइन्छ ।



पिउनको लागि र सरसफाइको लागि सफा पानी उपलब्ध गराएर सुधार ल्याउन सकिन्छ ।

जीवनयापनको अवस्था:
सरसफाइ र पानीको व्यवस्था



“हामी शौचालयको दुर्गन्धित खुल्ला खाल्डो सँगै बस्छौं । बच्चाहरू त्यसमा खस्लान् भन्ने पीर लाग्छ ।”

कामदारहरू बस्ने स्थलमा भरपर्दो सरसफाइको प्रबन्ध भएको अस्थायी संरचनाहरूको निर्माण गरेर कामदारहरूको जीवनस्तरमा सुधार ल्याउन सकिन्छ ।



जीवनयापनको अवस्था: बजारको पहुँच



“सात देखि दस दिनको एक हप्ता हुन्छ ।
मालिकले बजार जानको लागि हप्ताको एक
चोटी पैसा दिनु हुन्छ ।”

“हामीलाई पकाउनको लागि दाउरा वा ग्याँस
दिईन्छ । ग्याँस बाल्ने नजान्नेलाई दाउरा
दिईन्छ ।”

“बजारहरु धेरै जसो नजिकै हुन्छन् ।
यसले गर्दा हाम्रा श्रीमानहरूले रक्सी
किनेर खाने भएकाले यो
कहिलेकाहीँ गाह्रो पनि हुन्छ ।”

शिक्षा र स्वास्थ्यसेवामा पहुँच



शिक्षा

“सबै ईटा उद्योगका बच्चाहरू स्कूल जान पाउँदैनन् । केही उद्योगहरूमा
पढाउने व्यवस्था छ तर धेरैमा छैन ।”



स्वास्थ्यसेवामा पहुँच

उद्योगहरूमा साना चोटपटकको लागि स्वास्थ्यसेवा उपलब्ध छ । तर
दुर्घटना सम्बन्धी स्वास्थ्यसेवा, महिलासँग सम्बन्धित स्वास्थ्यसेवा,
दुर्घटना बीमा आदिको कमी रहेको छ ।

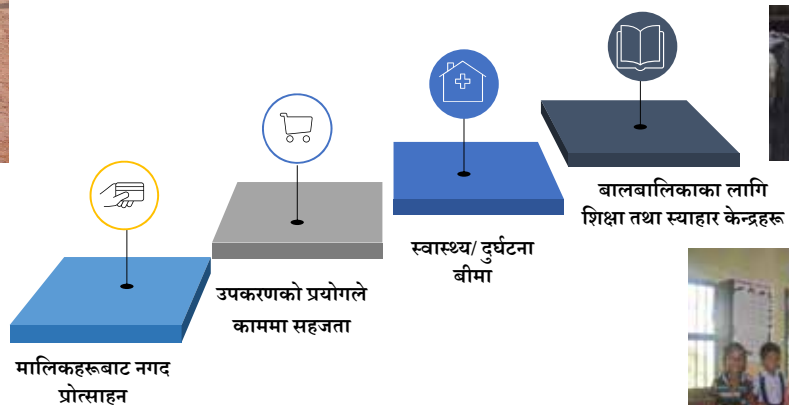


फिल्डबाट प्राप्त सिकाइहरू :
सुधार गर्न सकिने क्षेत्रहरू



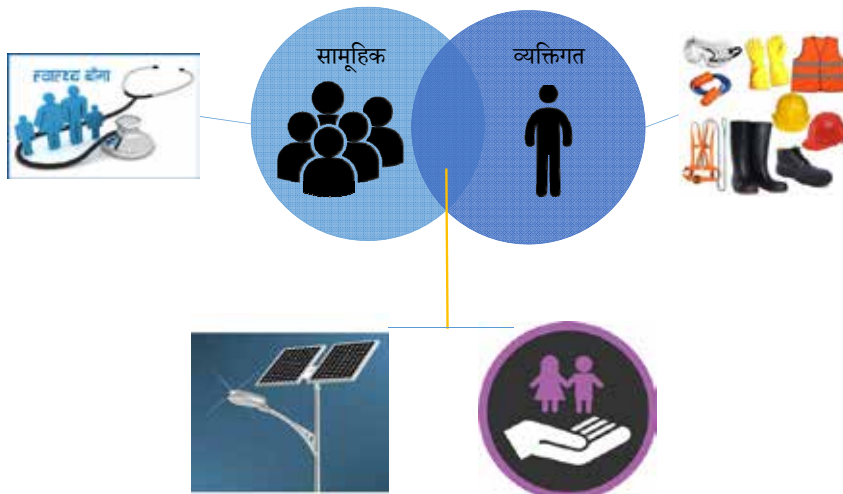
अहिलेसम्म के भैसकेको छ ?

उत्पादकत्व बढाउने कार्यस्थलको अवस्था सुधार हुने तरिकाहरु



के गर्न सकिन्छ ?

कार्यमूलक
अध्ययन



के गर्न सकिन्छ ?

क्षमता अभिवृद्धि
र सचेतनामूलक कार्यक्रमहरू

वित्तीय साक्षरता
(financial literacy)



सरसफाइ

शिक्षा र बालस्याहार



महिला स्वास्थ्यसेवा र सचेतना



धन्यवाद

ICIMOD (Brick Kiln Initiative Team)

स्वच्छ इट्टा भट्टाका लागि पहल

सोलार प्रविधि र उपायहरू



ECOPRISE - परिचय

- 2010 - स्थापना भएको
- हालसम्म विभिन्न सोलार प्रविधिको माध्यमबाट करिब ५०,००० जनालाई प्रतक्ष्य सेवा पुर्याएको
- नेपाल सरकार, UN agencies, ICIMOD , अस्पताल , college, बिश्वबिद्यालयसंग प्रतक्ष्य काम गरेको अनुभव
- नेपालको ४० भन्दा जिल्लामा काम गरेको अनुभव



सोलार प्रबिधिको फाइदा

- सौर्य उर्जा को प्रयोग हुने भएकोले कुनै इन्धन नचाहिने
- संचालन खर्च न्यून लाग्ने
- अन्य प्रबिधिभन्दा कम मर्मत गर्नुपर्ने
- बातावरणलाई कुनै नकारात्मक असर नगर्ने
- छोटो समयमै लगानीको प्रतिफल आउने



इट्टा भट्टामा सोलारको सम्भावनाहरू

- कामदारहरूको कार्यस्थलमा रात्रिकामको लागि
उज्यालो प्रदान गर्न
- कामदार बस्ने घर/टहरामा बिजुली र mobile
charging गर्नको लागि
- शुद्ध पिउने पानी प्रबिधि संचालनको लागि
- पानी तान्ने Pump चलाउन लागि



PACKAGE A - Rs. 400,000

कामदारहरुको कार्यस्थलमा रात्रिकामको लागि उज्यालो

- Solar Array - 600Wp
- Battery Bank - 4800Wh
- Solar Inverter - 1.5KVA/24V
- Focus Light - 50W - 6 units



PACKAGE B - Rs. 540,000

कामदारहरुको कार्यस्थलमा रात्रिकामको लागि उज्यालो
र कामदार बस्ने घर/टहरामा बिजुली, mobile
charging गर्नको लागि

- Solar Array - 1000Wp
- Battery Bank - 7600Wh
- Solar Inverter - 1.5KVA/24V
- Focus Light - 50W - 6 units
- Shelter Lighting - 7W



PACKAGE C - Rs. 725,000

कामदारहरुको कार्यस्थलमा रात्रिकामको लागि उज्यालो + कामदार बस्ने घर/टहरामा बिजुली, mobile charging गर्नको लागि + शुद्ध पिउने पानी प्रविधि संचालनको लागि

- Solar Array - 1200Wp
- Battery Bank - 9600Wh
- Solar Inverter - 1.5KVA/24V
- Focus Light - 50W - 6 units
- Shelter Lighting - 7W
- Water purifier - 500 litres per day



PACKAGE D - Rs. 875,000

कामदारहरुको कार्यस्थलमा रात्रिकामको लागि उज्यालो + कामदार बस्ने घर/टहरामा बिजुली, mobile charging गर्नको लागि + शुद्ध पिउने पानी प्रविधि संचालनको लागि + पानी तान्ने Pump चलाउन लागि

- Solar Array - 1200Wp
- Battery Bank - 9600Wh
- Solar Inverter - 1.5KVA/24V
- Focus Light - 50W - 6 units
- Shelter Lighting - 7W
- Water purifier - 500 litres per day
- Solar Water Pump - 50,000 litres per day



PACKAGE C - Rs. 725,000

कामदारहरुको कार्यस्थलमा रात्रिकामको लागि उज्यालो + कामदार बस्ने घर/टहरामा बिजुली, mobile charging गर्नको लागि + शुद्ध पिउने पानी प्रविधि संचालनको लागि

- Solar Array - 1200Wp
- Battery Bank - 9600Wh
- Solar Inverter - 1.5KVA/24V
- Focus Light - 50W - 6 units
- Shelter Lighting - 7W
- Water purifier - 500 litres per day



PACKAGE D - Rs. 875,000

कामदारहरुको कार्यस्थलमा रात्रिकामको लागि उज्यालो + कामदार बस्ने घर/टहरामा बिजुली, mobile charging गर्नको लागि + शुद्ध पिउने पानी प्रविधि संचालनको लागि + पानी तान्ने Pump चलाउन लागि

- Solar Array - 1200Wp
- Battery Bank - 9600Wh
- Solar Inverter - 1.5KVA/24V
- Focus Light - 50W - 6 units
- Shelter Lighting - 7W
- Water purifier - 500 litres per day
- Solar Water Pump - 50,000 litres per day



Solar Pump Vs Diesel Pump

Assumption

If a brick factory uses 5 litres of diesel everyday - total fuel expenses in 7 months (one year) Rs. 97,650. Payback period - approximately 1.5 years.

A solar surface pump (max head 4 metres) with an output of 50,000 litres per day - Rs.150,000



अनुदान र लगानीका सम्भावना

- बैकल्पिक उर्जा प्रबर्धन केन्द्रबाट अनुदानको लागि पहल गर्न सकिने
- बैंकबाट सोलार कर्जाको लागि व्यवस्था गर्न सकिने
- गैर-सरकारी संस्थाबाट सहयोगको पहल गर्न सकिने



धन्यवाद

Bhuwan KC.
9802065064
bhuwan@meroecoprise.org



Open learning Exchange (OLE) Nepal for the education modules intervention



साझा शिक्षा ई-पाटी
OLE NEPAL

Towards the Cleaner Brick Kilns Initiative: Gender and Social Component
Action Research Design Workshop

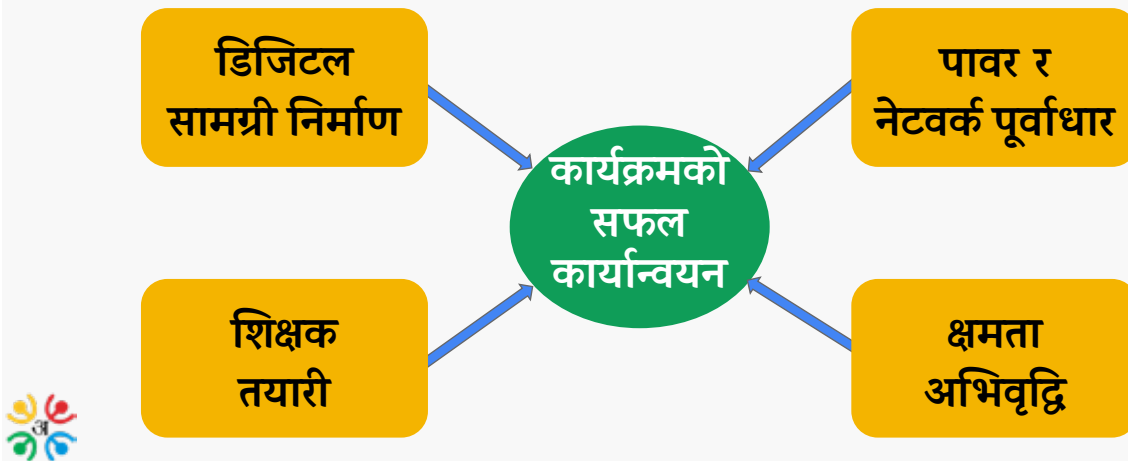
ICIMOD, Kathmandu
July 25, 2018

संस्थाको प्रमुख उद्देश्य

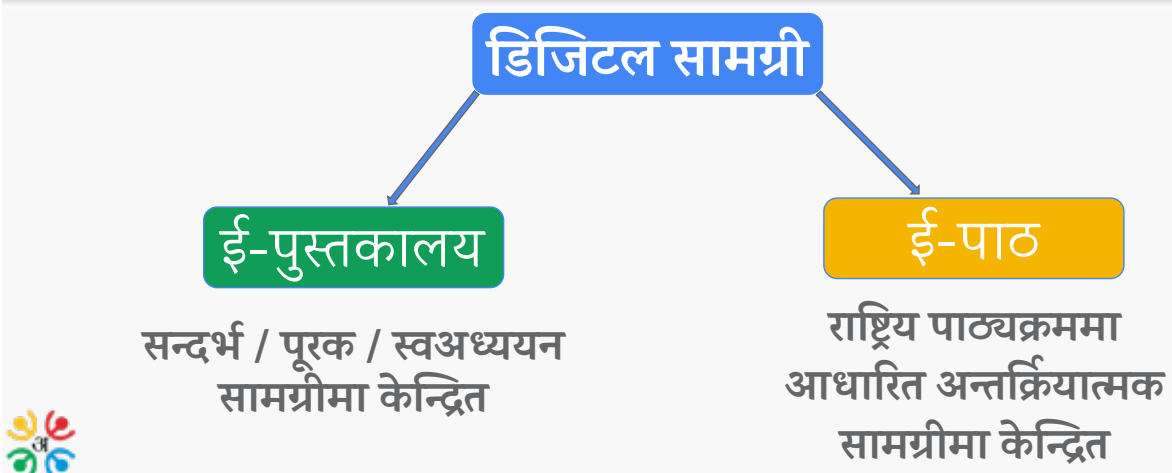
शिक्षामा प्रविधिको प्रयोग (ICT in Education)
को माध्यमबाट विद्यालय शिक्षाको गुणस्तर बढाउने
तथा गुणस्तरीय शिक्षाको पहुँचमा असमानता हटाउने



प्रमुख कार्यहरू



डिजिटल सामग्री



डिजिटल शैक्षिक सामग्री (ई-पाठ)

- राष्ट्रिय पाठ्यक्रममा आधारित - पाठ्यक्रम विकास केन्द्रको स्विकृती प्राप्त
- आवश्यकता अनुसार आवाज, चित्र, एनिमेशन र अक्षरको प्रयोग गरिएको
- निशुल्क उपलब्ध
- स्थानीय परिवेश सुहाउँदो
- कक्षा १ देखि ४ सम्म अङ्ग्रेजी, गणित, विज्ञान र नेपाली तथा कक्षा ५ देखि ८ सम्मका अङ्ग्रेजी, गणित, विज्ञान विषयका ६२५ भन्दा बढी ई-पाठ तयारी



साझस शिक्षा ई-पाठ
OLE NEPAL

ने | En

कक्षा ८

कक्षा १
कक्षा २
कक्षा ३
कक्षा ४
कक्षा ५
कक्षा ६
कक्षा ७
कक्षा ८

गणित अङ्ग्रेजी नेपाली

भौतिक | रसायन | जीव | भू तथा अन्तरिक्ष | विज्ञान परियोजनाहरू

1. नाप 2. गति र प्रवेग 3. उत्तोलक 4. चाप 5. घनत्व

6. कार्य, शक्ति र सामर्थ्य 7. प्रकाश 8. रेखा चित्र 9. ध्वनि 10. विद्युत

11. 12. 13. 14. 15.

ई-पाठ डेमो

<http://epaath olenepal.org/>



डिजिटल शैक्षिक सामग्री (ई-पुस्तकालय)

- डिजिटल पुस्तकालय
- शिक्षक, विद्यार्थी र स्थानीय समुदायको लागि सन्दर्भ र स्वअध्ययन सामग्रीमा केन्द्रित
- ७५०० भन्दा बढी पुस्तकहरू, ६००० भन्दा बढी भिडियो, ४००० भन्दा बढी अडियो किताबहरू लगायत अन्य सामग्रीहरू
- निःशुल्क प्रयोग गर्न सकिने
- ईन्टरनेट भएको ठाउँमा अनलाईन र ईन्टरनेट नभएको स्थानमा अफलाईन सर्भरबाट प्रयोग गर्न सकिने
- अफलाईनमा पनि राउटरको प्रयोगवाट ल्यापटप र मोबाइलमा प्रयोग गर्न सकिने
- ई-पुस्तकालयको एन्ड्रोइड एप तयार भएको



डिजिटल शैक्षिक सामग्री (ई-पुस्तकालय)

- शिक्षकहरूले पेशागत विकास र सन्दर्भ सामग्रीहरू प्रयोग गर्न सक्ने ।
- विद्यार्थीहरूले आवश्यकता अनुसार प्रयोग गर्न सक्ने ।
- समुदायका सदस्यहरूका लागि शिक्षा, स्वास्थ्य, कृषि आदिमा आधारित सामग्री प्रयोग गर्न सक्ने ।
- हरेक दिन सामग्री थप गरिने भएकाले इन्टरनेट प्रयोगकर्ताले तत्कालै प्रयोग गर्न सक्ने ।
- अफलाईन सर्भरको प्रयोगकर्ताका लागि ६/६ महिनामा बण्डल तयार पारिने र सर्भरमा एक्सटर्नल हार्डड्राइभबाट अपडेट गर्न सकिने ।



डिजिटल शैक्षिक सामग्री (ई-पुस्तकालय)

- शिक्षकहरूले पेशागत विकास र सन्दर्भ सामग्रीहरू प्रयोग गर्न सक्ने ।
- विद्यार्थीहरूले आवश्यकता अनुसार प्रयोग गर्न सक्ने ।
- समुदायका सदस्यहरूका लागि शिक्षा, स्वास्थ्य, कृषि आदिमा आधारित सामग्री प्रयोग गर्न सक्ने ।
- हरेक दिन सामग्री थप गरिने भएकाले इन्टरनेट प्रयोगकर्ताले तत्कालै प्रयोग गर्न सक्ने ।
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ई-पुस्तकालयको परिचय पृष्ठ



ई-पुस्तकालयको परिचय पृष्ठ



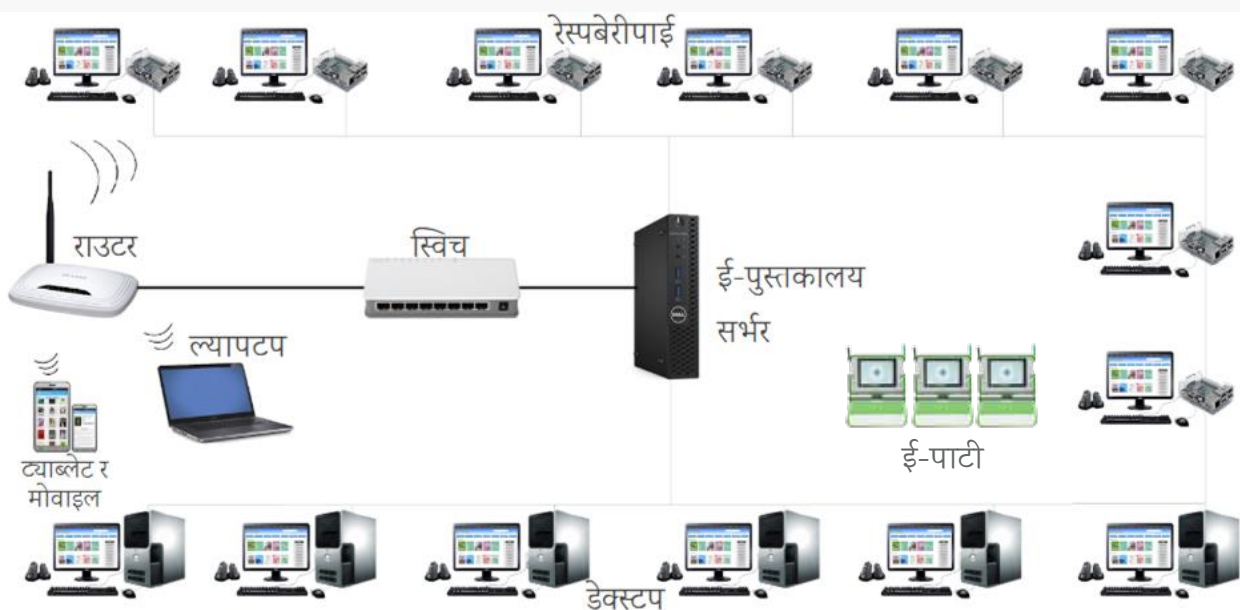
डिजिटल शैक्षिक सामग्री (ई-पुस्तकालय)

ई-पुस्तकालय सञ्चालनको लागि आवश्यक उपकरणहरू

- कम्प्युटर (ई-पाटी/डेस्कटप/ल्यापटप/ट्याब्लेट/रेस्पेरीपाई)
- सर्भर
- राउटर (ल्यापटप र मोवाइलको लागी)
- स्विच (डेस्कटप कम्प्युटरमा नेटवर्किङको लागी)



ई-पुस्तकालय नेटवर्क



तालिममा समावेश गरिएका प्रमुख विषयवस्तुहरू

- कम्प्युटर परिचय र अभ्यास
- ई-पाठको परिचय र अभ्यास
- पाठ्यक्रमको आधारमा तयार पारिएका पाठ्यपुस्तक र ई-पाठलाई कक्षामा एकीकृत रूपमा समायोजन गरेर कक्षाशिक्षण गर्ने तरिकामा जानकारी र अभ्यास
- ई-पुस्तकालयको जानकारी र अभ्यास
- नेटवर्क र प्राविधिक पक्षहरूको जानकारी र अभ्यास



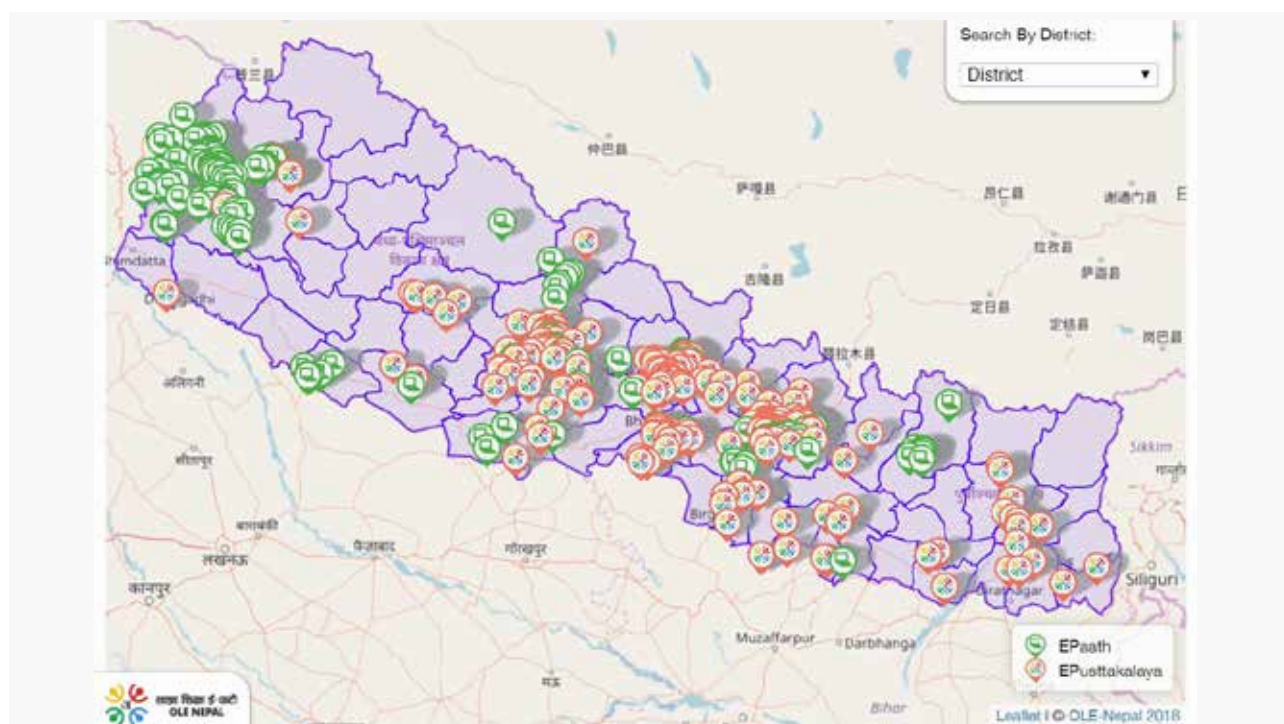
तालिममा समावेश गरिएका प्रमुख विषयवस्तुहरू

- कार्यक्रमको सफल कार्यान्वयनको लागि शिक्षकहरू र समुदायले निभाउनु पर्ने थप भूमिकाहरू
- समुदाय र सरोकारवालाहरूलाई दिनुपर्ने अभिमुखिकरण
- तालिम निर्देशिकालाई महत्वपूर्ण स्रोत सामग्रीको रूपमा प्रयोग गर्ने तरिका सिक्रे



साझा शिक्षा ई-पाटीबाट शिक्षामा प्रविधिको प्रयोग अन्तर्गत हालसम्मको अवस्था

- ई-पाटी ल्यापटप लगायतका उपकरणहरु, शिक्षक तालिम पश्चात् कार्यान्वयन भइरहेका जिल्लाहरु २२ र विद्यालय १४४
- विद्यालय आफै वा अन्य सहयोगी संस्थाहरुको सहयोगमा ई-पुस्तकालय जडान गरिएका जिल्ला ४५ र विद्यालय ६०० भन्दा बढी



डिजिटल सामग्री विस्तार योजना: ईटा उद्योग

- प्राथमिक तहका विद्यार्थीहरूलाई लक्षित कार्यक्रम
- विभिन्न विषय र कक्षाका डिजिटल शैक्षिक सामग्री (ई-पाठ) राखिएका ल्यापटपको माध्यमबाट शिक्षण सिकाइ
- रोचक र अन्तरक्रियात्मक ढंगबाट प्रभावकारी शिक्षण सिकाइ
- हरेक विषय शिक्षकको आवश्यकता नहुने
- ईटा उद्योगहरूमा सिपालु कामदारहरूको आकर्षण बढ्ने



कार्यक्रमको रूपरेखा

- प्रारंभिक स्थलगत भ्रमण, नेपाल ईटा उद्योग महासंघ, जिल्ला ईटा व्यवसायी संघ, तथा स्थानीय शिक्षा अधिकृतहरू संगको आधारमा कार्यक्रमको स्वरूप तयार पारिने
- सिमित महिनामा बार्षिक पाठ्यक्रम पूरा गर्ने लक्ष्य
- ल्यापटप सहितको प्राविधिक वस्तुहरूको स्थापना
- सहजकर्ताहरूको तालिम
- नियमित अनुगमन



आवश्यक वस्तुहरू

- छुट्टै सुरक्षित कक्षाकोठा
- बिजुलीको व्यवस्था
- सहजकर्ता (शिक्षक)
- प्रविधि उपकरणहरू
- जिल्ला कार्यक्रम कार्यान्वयन समितीको सक्रियता
- शिक्षा क्षेत्रमा कार्यरत स्थानीय संघ संस्थाहरूको साझेदारी



विधि

- Multi-grade multi-level approach: एउटै कक्षामा विभिन्न उमेर र तहका विद्यार्थीहरूलाई पढाउने विधि
- नजिकैको विद्यालयमा, अन्य स्थानीय संघ संस्थामा, गाउँ तथा नगरपालिकाको भवनमा अथवा ईटा भट्टमा नै संचालन गर्न सकिने
- ४-५ वटा भट्टाहरू मिलेर सामूहिक सिकाइ केन्द्र पनि स्थापना गर्न सकिने





અનુમાનિત લાગત

- ल्यापटप कम्प्युटर - विद्यार्थी संख्याको आधारमा
- अन्य उपकरणहरु - हरेक केन्द्रमा एक सेट
- तालिमको लागि प्रशिक्षकहरुको खर्च
- कार्यक्रम अनुगमन
- भौतिक पूर्वाधारको तयारी
- मासिक बिजुली खर्च
- सहजकर्ताहरुको तलब



Teacher Training photos



Students learning on computers



थप जानकारी, सहयोग तथा
सुझावका लागि

साझा शिक्षा ई-पाटी, नेपाल

सानेपा, ललितपुर

फोन सम्पर्क ०१-५५४४४४१, ५५२००७५



www.olenepal.org
www.pustakalaya.org

धन्यवाद !!!



इष्टा भट्टामा कार्य गर्ने
व्यक्तिहरुको लागि
व्यक्तिगत दुर्घटना
र
औषधोपचार बीमा

1

व्यक्तिगत दुर्घटना बीमा
(Personal Accident Insurance)



व्यक्तिगत दुर्घटना बीमा

कसको बीमा गर्न सकिने ?

- कुनै पनि कार्यमा संलग्न व्यक्तिहरुको बीमा गर्न सकिने
- नाम उल्लेख हुने वा नहुने व्यक्तिहरु



व्यक्तिगत दुर्घटना बीमा

बीमा कसले गर्ने ?

- उद्योग वा कार्यालयमा कार्य गर्ने सबै व्यक्तिहरुको लागि उद्योग वा कार्यालयले बीमा गर्न सक्ने । सामूहिक दुर्घटना बीमा ।
- कुनै पनि व्यक्तिले आफ्नो लागि मात्र पनि बीमा गर्न सकिने । व्यक्तिगत दुर्घटना बीमा ।



व्यक्तिगत दुर्घटना बीमा

बीमा गर्दाको फाइदा के हो ?

बीमा भएको व्यक्तिलाई निम्न फाइदाहरु हुन्छ

दुर्घटनाको कारणबाट बीमित व्यक्तिको

- मृत्यु भएमा बीमाकं रकमको १००%
- स्थायी पूर्ण अशक्तता भएमा बीमाकं रकमको १००%
- स्थायी आंशिक अशक्तता भएमा बीमालेखमा उल्लेख भएको रकम
- दुर्घटनावश हुने चोटपटकको लागि औषधोपचार खर्च



व्यक्तिगत दुर्घटना बीमा

औषधोपचार खर्च कति पाइने ?

- बीमाकं रकमको १०% सम्म आवश्यक र बास्तबिक औषधोपचार खर्च । यस्तो रकम रु. १,००,०००/- भन्दा बढी हुने छैन ।

औषधोपचार खर्च कस्तो अवस्थामा पाइन्छ ?

- दुर्घटनावश हुने चोटपटकको कारणबाट पर्न आउने औषधोपचार खर्च मात्र पाइन्छ । रोग वा बिमारीबाट हुने खर्च पाइदैन ।



व्यक्तिगत दुर्घटना बीमा

कस्तो अवस्थामा दावी गर्न सकिन्छ ?

- प्रबल बाहिरी तथा देख्न सकिने माध्यमबाट हुन गएको दुर्घटनाको एक मात्र र प्रत्यक्ष कारणबाट बीमा गरेको व्यक्ति शारीरिक रूपले घाइते भएको अवस्थामा मात्र यस बीमालेख अन्तर्गत दावी गर्न सकिने छ ।



व्यक्तिगत दुर्घटना बीमा

कुन स्थानमा र कुन समयमा परेको दावी मान्य हुन्छ ?

- नाम उल्लेख नहुने व्यक्तिहरुको लागि कार्य क्षेत्र भित्र र कार्य अवधि भित्र मात्र ।
- नाम उल्लेख हुने व्यक्तिहरुको लागि २४ सै घण्टा र संसार भर बीमा लागु हुन्छ ।



व्यक्तिगत दुर्घटना बीमा

बीमाशुल्क कति तिर्नु पर्छ ?

निम्न अनुसारको बीमाशुल्क (प्रति व्यक्ति प्रति वर्ष) लाग्छ

| <u>बीमाकं रकम (रु.)</u> | <u>बीमाशुल्क (रु.)</u> |
|-------------------------|------------------------|
| - रु. १,००,०००/- | रु. १२४/३० |
| - रु. ३००,०००/- | रु. ३७२/९० |
| - रु. ५००,०००/- | रु. ६२१/५० |
| - रु. ७,००,०००/- | रु. ८७०/१० |

माथि उल्लेखित बीमाशुल्क मूअक सहित हो र यसमा प्रति एक बीमालेखमा रु. २२.६० टिकट दस्तूर लाग्नेछ ।

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व्यक्तिगत दुर्घटना बीमा

कस्तो अवस्थामा दावी गर्न पाइदैन ?

१. जाना जान आफै गराएको चोट, स्वघात, आत्महत्या वा आत्महत्याको प्रयास ।
२. मादक पेय वा लागु पदार्थ वा उन्मादक पदार्थको प्रभाव रहेको अवस्थाको कार्य ।
३. हवाई जहाज वा तातो हावाको मदतबाट उड्ने बेलुन (Hot Air Balloon) मा यात्रुको रुपमा बाहेक यात्रा गर्दा,
४. यौन रोग वा पागलपनको प्रत्यक्ष वा अप्रत्यक्ष कारणबाट,
५. आपराधिक मनसायबाट कुनै कानून उल्लंघन गर्दा,
६. काया खाने (Wheel Race), घोडा दौड, मोटर साइकल दौड वा खुट्टाले दौडिने बाहेक अन्य कुनै पनि किसिमको दौड,



व्यक्तिगत दुर्घटना बीमा

कस्तो अवस्थामा दावी गर्न पाइदैन ?

७. सबै प्रकारको पोलो (Polo), शिकार, पर्वतारोहण, निशानेबाजी, स्टीपल चेजिङ्ग (Steeple Chasing, राफ्टिङ्ग, बन्जी जम्पिङ्ग, स्विङ्ग आदि जस्ता खेलहरू,
८. हिउँमा खेलिने स्किइङ्ग (Snow Skiing, Figure Skating) आदि जस्ता खेलहरू (Winter Sports, पानी मुनी गएर खेलिने खेल, दृष्यावलोकन, पानीमा गरिने स्किइङ्ग (Water Skiing), ह्याङ्ग ग्लाइडिङ्ग (Hang Gliding), प्यारा ग्लाइडिङ्ग (Para Gliding), प्यारा सुटिङ्ग (Parachuting) जस्ता खेलहरूमा संलग्न रहंदाको कार्य,
९. बाहिरी घाउ चोटबाट उत्पन्न नभएको उद्‌वेग वा स्नायु सम्बन्धी चोट,



इष्टा भट्टामा कार्य गर्ने
व्यक्तिहरूको लागि
व्यक्तिगत दुर्घटना
र
औषधोपचार बीमा

व्यक्तिगत दुर्घटना बीमा

कस्तो अवस्थामा दावी गर्न पाइदैन ?

१५. बीमित व्यक्ति जल विद्युत सम्बन्धी कार्य बाहेक भूमिगत कार्य वा टनेल खन्ने कार्य (तगललभष्लिन, गोला बौरुद उत्पादन गर्ने कार्य वा जमिनबाट टाढा समुद्रमा बनाइएको तेल निकाल्ने वा अन्वेषण गर्ने (Off Shore Drilling) स्थानमा कार्यरत भएमा,
१६. कुनै घटनाको परिणाम स्वरूप भएको हानी नोक्सानी वा खर्च
१७. बीमित व्यक्ति ६५ वर्ष भन्दा माथिको भएमा,
१८. प्रसूती वा गर्भधारणको कारणबाट वा सोको प्रतिकूल कारणबाट वा सोबाट उत्पन्न हुने वा सोको दीर्घ विस्तारबाट प्रत्यक्ष वा अप्रत्यक्ष रूपमा सृजना भएको वा सोको परिणाम स्वरूप हुनगएको मृत्यु वा अशक्तता आदि



व्यक्तिगत दुर्घटना बीमा

बीमा गर्नको लागि आवश्यक जानकारीहरू:

१. प्रस्तावकको नाम (संस्था / व्यक्ति),
२. प्रस्तावित व्यक्तिहरूको पद, पेशागत कार्यको विवरण, कार्य गर्ने स्थान/क्षेत्र,
३. प्रस्तावित व्यक्तिहरूको उचाई, तौल, उमेर
४. प्रस्तावित व्यक्तिहरूको बिगतमा लागेको रोगहरू र चोटपटकको विवरण,
५. प्रस्तावित व्यक्तिहरूको असामान्य वा जोखिमपूर्ण बानी / व्यहोरा वा जोखिमपूर्ण खेल खेल्ने बानी,



व्यक्तिगत दुर्घटना बीमा

बीमा गर्नको लागि आवश्यक जानकारीहरू:

६. प्रस्तावित व्यक्तिहरूको बिगतमा भएको बीमा र बीमा दावी सम्बन्धी विवरण,
७. प्रस्तावित व्यक्तिहरूको पद, पेशागत कार्यको विवरण, कार्य गर्ने स्थान/क्षेत्र,
८. प्रस्तावित व्यक्तिहरूको आम्दानी र बीमाङ्क रकम,
९. बीमाको लागि चाहिएको अवधि (अधिकतम १ वर्ष),
१०. बीमाको लागि चाहिएको लाभहरू
११. इच्छाइएको व्यक्तिको नाम र प्रस्तावित व्यक्तिसंग नाता / सम्बन्ध आदि



औषधोपचार बीमा

(Medical Expenses Insurance)



औषधोपचार बीमा

कसको बीमा गर्न सकिने ?

- कुनै पनि कार्यमा संलग्न व्यक्तिहरुको बीमा गर्न सकिने
- दावी गर्न प्रतिक्षा अवधि पछि मात्र सकिने



औषधोपचार बीमा

बीमा कसले गर्ने ?

- उद्योग वा कार्यालयमा कार्य गर्ने सबै व्यक्तिहरुको लागि उद्योग वा कार्यालयले बीमा गर्न सक्ने । सामूहिक औषधोपचार बीमा ।
- कुनै पनि व्यक्तिले आफ्नो लागि मात्र बीमा गर्न चाहेमा नगद रहित स्वास्थ्य बीमा गर्न सकिने ।



औषधोपचार बीमा

बीमाका लाभहरू

- रोग, बिमारी वा दुर्घटनाबाट हुने चोटपटकको कारणबाट पर्न आउने औषधोपचार खर्चहरू
- अस्पताल भर्ना भई वा घर मै बसी उपचार गर्न सकिने ।
- नेपाल भित्र र भारतमा रहेको अस्पतालमा समेत उपचार गर्न सकिने ।



औषधोपचार बीमा

बीमा अन्तर्गतका लाभहरूको सीमा

- बीमा अन्तर्गत पाइने लाभहरू एक तालिका अनुसार पाइने छ ।
- कूल रकम रु. २५,००० देखि ३,००,००० सम्मको लाभको तालिका उपलब्ध ।
- अस्पताल भर्ना भएर गरिने र घरमै बसेर गरिने उपचारको लागि भिन्दा भिन्दै खर्चको सीमा तोकिएको
- उपचारको प्रत्येक शीर्षकको लागि खर्चको सीमा भएको
- यसरी आउने रकममा पनि केहि रकम दावीमा काटिने



औषधोपचार बीमा

बीमा अर्न्तगतका लाभहरुको सीमा

- सबै रोग/बिमारीहरु समावेश नहुने ।
- सबै औषधिहरु पनि समावेश नहुने ।
- एलोप्याथिक उपचार पद्धति (डाक्टरी उपचार) मात्र समावेश हुने ।
- मान्यता प्राप्त डाक्टरले उपचार गर्नु पर्ने ।
- आकस्मिक अवस्थामा डाक्टर नहुदा कम्पाउन्डरले गरेको उपचार समावेश गर्न सकिने ।



औषधोपचार बीमा

बीमा अर्न्तगतका लाभहरुको सीमा

- नेपालको सीमाना नजिकका भारतमा रहेका अस्पताल वा क्लिनिकमा गरेको उपचार पनि समावेश हुने ।
- भारतका अन्य अस्पतालमा उपचार गर्नु परेका उपचार गर्ने डाक्टरले सिफारिस गर्नु पर्ने र बीमा कम्पनीलाई पूर्व जानकारी गराउनु पर्ने ।
- जन्डिस (कमलपित्त) को उपचार गर्दा आयुर्वेदिक वा होमियोप्याथी पद्धति अनुसार पनि उपचार गर्न सकिने ।
- अन्य कुनै पनि अरु उपचार पद्धति समावेश नहुने ।



औषधोपचार बीमा

प्रतिक्षा अवधि

- कुनै पनि व्यक्तिले औषधोपचार खर्चको दावी गर्दा सो व्यक्ति सम्बन्धित स्थानमा १५ दिन देखि कार्य गरिरहेको हुनु पर्ने ।
- यो प्रतिक्षा अवधि दुर्घटनाबाट हुने चोटपटकको अवस्थामा लागु नहुने ।



औषधोपचार बीमा

बीमाशुल्क कति तिर्नु पर्छ ?

निम्न अनुसारको बीमाशुल्क (प्रति व्यक्ति प्रति वर्ष) लागू

| <u>बीमाकं रकम (रु.)</u> | <u>बीमाशुल्क (रु.)</u> |
|-------------------------|------------------------|
| - रु. २५,०००/- | रु. १,१३०/- |
| - रु. ५०,०००/- | रु. २,२६०/- |
| - रु. ७५,०००/- | रु. ३,३९०/- |
| - रु. १,००,०००/- | रु. ४,२३८/- |

माथि उल्लेखित बीमाशुल्क मूअक सहित हो र यसमा प्रति एक बीमालेखमा रु. २२.६० टिकट दस्तूर लाग्नेछ ।



औषधोपचार बीमा

दावी गर्न नसकिने अवस्था

- दुर्घटनाको कारणबाट बाहेक नियमित आखाँ, दाँत, कान, स्वास्थ्य परीक्षण आदि ।
- साधारण रुघाखोकी, अपच, टाउको दुख्ने, कमजोरी, स्वास्थ्य लाभ, रिङ्गटा लाग्ने, आराम गरेर गर्नु पर्ने उपचार आदि ।
- रक्तअल्पता, उच्च रक्तचाप, यूरिक एसिड आदि ।
- बारम्बार दोहोरिरहने र लामो समय उप



औषधोपचार बीमा

दावी गर्न नसकिने अवस्था

- बारम्बार दोहोरिरहने र लामो समय उपचार गर्नु पर्ने रोगहरू - क्यान्सर, क्षयरोग, छारे रोग, पक्षाघात, थाइराइडको समस्या आदि ।
- सौन्दर्य सम्बन्धी कुनै पनि उपचार
- दुर्घटनाको कारणबाट बाहेक अन्य प्लाष्टिक सर्जरी,
- प्रतिरक्षात्मक उपचार,
- उपचार गर्नु नपर्ने अवस्थामा भएको परीक्षणको खर्च
- मादक पदार्थ वा लागु औषधि सेवन गर्ने बानी छुटाउने



औषधोपचार बीमा

दावी गर्न नसकिने अवस्था

- गर्भावस्था तथा बच्चाको जन्म सम्बन्धि उपचार ।
 - मानसिक रोग वा पागलपनको उपचार ।
 - दुर्घटनाको कारणबाट बाहेक तरल भिटामिनको खर्च ।
 - अपराधिक मनसायबाट कानून उल्लंघन गर्दा,
 - हुलदंगा, आतंकवादको कारणबाट
 - मादक पदार्थ वा लागु औषधिको प्रभावमा रहदा गरेको कार्यबाट आदि ।
- यसको विस्तृत विवरण बीमालेखमा उल्लेख छ ।



धन्यवाद



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