

Glimpse



A Newsletter of CSD – December 2022, Issue 40

Environment Friendly Self-help Village Development Program: An Experience of Dharpa



Various Activities Being Carried Out as Part of EFSVDP

Ms. Durga Devi Thing, resident of Bahrabise Municipality 3, Sindhupalchowk District has generated a sizable income by growing vegetables in tunnel farming. She sold tomato worth Rs 45,000, red cherry pepper chilly (Nepali Dalle Khursani) worth Rs 5000 as well as Luffa Gourd (Nepali Ghiraula). She is pleased that she is able to generate substantial income from the land where she could barely harvest one basketful (Nepali Doko) of maize.

Ms. Bhimkumari Tamag also a resident of Bahrabise Municipality 3, Sindhupalchowk District cultivated tomato through tunnel farming. In the last 5 months she harvested 1,300 Kg of tomato from the same tunnel. She generated an income of Rs 55,000 from a tunnel having area of approximately 80 square meters.

Although both Ms Thing and Ms Tamang are involved in farming and this is the first time that they have been able to generate an income of this amount. Earlier they would use to grow radish, millet, maize and buckwheat for household consumption. The villagers were subsistence farmers with hardly any cash income. After the introduction of the Environment Friendly Self-help Village Development Program (EFSVDP) they have become small commercial farmers. Although both Ms Thing and Ms Tamang are involved in farming and this is the first time that they have been able to generate an income of this amount. Earlier they would use to grow radish, millet, maize and buckwheat for household consumption. The villagers were subsistence farmers with hardly any

cash income. After the introduction of the Environment Friendly Self-help Village Development Program (EFSVDP) they have become small commercial farmers.

In addition, about 18 women of Dharpa village also have initiated commercial farming with the support of EFSVDP. The program has also supported them in uplifting their socio-economic status through involving them in environment friendly technologies. The locals have started using Improved Cook Stoves (ICS) for reducing indoor air pollution which has also contributed in preventing excessive use of forest resources. They have also built plastic ponds to store rainwater for irrigation purpose and mitigated water shortage during offseason. They have also incorporated tunnel farming for off-season vegetables and generated extra cash after selling vegetables. The locals have produced liquid fertilizers as well as vermin compost for organic farming and have benefitted immensely from this practice. Organic farming has helped the farmers in maintaining the quality of soil, safeguarding ecological diversity and encouraging sustainable living solutions through supplanting chemical fertilizers. They have also started to plant fruit saplings in their homestead and lands.

EFSVDP at Dharpa is a joint initiation of the Centre for Self-help Development (CSD), Mahushi Laghubitta Bittiya Sanstha Ltd and the Centre for Rural Technology, Nepal (CRT/N). The objective of EFSVDP is to uplift socio-economic status of the poor through entrepreneurship promotion and thereby addressing the problems

of poverty, unemployment and other issues endemic in the society. For this, the locals are supported in entrepreneurship development and generating self-employment while addressing the issues of environment degradation. The program also supports in mitigating green-house effect and problems associated with environment issues aggravated through climate change and incorporates actions and remedial measures to counteract the effect. It also incorporates economic, social, environmental, cultural and ecological issues while selecting activities. It also advocates for bringing into mainstream indigenous technology, skill, local knowledge, traditional and customary practices. Moreover, the local families and the government bodies are kept in the forefront.

The EFSVDP was launched in Dharpa, Bahrabise Municipality 3 of Sindhupalchowk District based on the need assessment carried out in the area. Dharpa Village is rich in natural resource and cultural heritage of Tamang community. It is situated in hilly region with majestic geographical view and blessed with clean air and fertile land. The people of Dharpa have

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not been able to optimally utilize their natural resources and thereby remain poor. It still lags behind in education, healthcare and employment generation. Due to this there is large exodus of local youths for foreign employment.

Majority of people living in the village are senior citizens, women and children who have been carrying out subsistence agriculture and livestock farming.

The region is also prone to climate change risk. Mr. Dol Bahadur Pakhrin, one of the residents of Dharpa, has seen major changes in the region. He says that the natural resources are depleting year after year. As per Mr. Pakhrin in some years the crops planted give good harvest while in other years it gives poor harvest. Annual rainfall pattern is also changing where the intensity of rainfall has increased but the number of wet days have decreased. There is heavy rainfall in one season and drought in other. This is having major impact on agriculture productivity. Those who are poor and vulnerable and dependent on natural resources are severely impacted by climate change.

In Dharpa village, there is almost non-existence of government services. The Manushi Laghubitta Bittiya Sanstha Ltd has provided financial access to the locals who have been involved in livestock, agriculture and micro enterprises after getting loan from the MFI.

In 2019 there was a tripartite agreement between the Centre for Self-help Development (CSD), the Centre for Rural Technology/Nepal (CRT/N) and the Manushi Laghubitta Bittiya Sanstha Ltd for launching EFSVDP. After the tripartite agreement a need assessment was carried out in 137 households of Kashingdada, Lamatole, Markinidada and Geshardada. The objective of the survey was to collect information on social, economic, cultural and

environmental conditions of Dharpa village. The staff of Manushi Laghubitta who took part in the survey were provided one day training. The staff collected information on education, income, land productivity and ownership, agriculture and livestock, water resource, energy consumption, financial status and other related activities.

The survey also focused on identifying activities to be carried out as part of Environment Friendly Self-help Village in order to uplift the socio-economic condition of the targeted people. As part of this procedure 16 members were provided training on tunnel construction for vegetable farming. In order to prioritize organic farming and offset the scarcity of fertilizer, training on vermin compost was provided to 26 participating members. Training on liquid fertilizer production and water and waste management was provided to 25 local beneficiary people. The locals constructed a plastic pond during the training as part of their practical group work. The same plastic pond is used in dry season for irrigation purpose. Similarly, in order to prioritize clean energy use, locals were trained on improved cook stove. The 137 households were provided with two Sichuan Pepper (Nepali Timur) plants, two Indian Bay Leaf (Nepali Tej Pat) plants and one avocado plant. It is hoped that this will help in promotion of greenery, carbon sequestration as well as increase in income. In order to sensitize the new generation on EFSVDP an orientation program was organized in the Chhema Devi Secondary School. Similarly, an art competition was also organized among 41 students studying in class 9 and five 3 zero clubs were formed in the school.

On December 15, 2022 (Mangsir 29, 2079) participatory monitoring and review program was organized in Dharpa village. All the stakeholders

present in the program were acquainted with activities carried out under EFSVDP, its impact on local households and the future course of action. The locals agreed that the activities carried out on EFSVDP had brought positive impact on social, economic and environmental aspects of the village. They said that their productivity as well as income level had increased substantially. Previously they were undertaking subsistence level farming and after the intervention of EFSVDP they were able to commercialize their farming. Regarding the future course of action they said that activities to further increase productivity, branding mechanism, fair price for the farmers and facilitation on marketing of finished goods were necessary. The local members were also able to share their views with local government. The objective of the review program was also to share the experience among the stakeholders. The Mayor of Bahrabise Municipality Mr. Balkrishna Basnet and Chairman of Ward no 3 Mr. Gajendra Bhandari were also present in the review program. The duo expressed the need to integrate the activities in the village with the municipality and ward level programs. Mr. Shankar Man Shrestha, Chairman of CSD, Ms. Shova Bajracharya, CEO of Manushi Laghubitta Bittiya Sanstha Ltd and Dr. Purushottam Shrestha, Executive Director of CRT/N were also present there in the program. They said that the locals should cultivate environment friendly habits and carry out activities that advocate for protection and safeguarding of nature and inhibit activities detrimental to the environment. For this, the locals should emphasis on construction and use of improved cook stove, plastic pond and also promote greenery through tree plantation. This kind of activities will be carried out in the future based on the needs of local beneficiary people.

Three Entrepreneurs Awarded

The Centre for Self-help Development (CSD) awarded three local members for their outstanding contribution in Environment Friendly Self-help Village Development Program (EFSVDP) in Dharpa, Barabise Municipality-3. The awardees were Ms Bimala Tamang, Ms Durga Devi Thing and Ms. Bhim Kumari Tamang. Ms Bhim Kumari Tamang and Ms Durga Devi Thing were present in the training program on Commercial Organic Vegetable Farming Training and showed exemplary dedication and commitment in organic vegetable farming and marketing. Ms. Bimala Tamang meanwhile was present in the training

program on commercial improved cook stove and showed her commitment in construction and marketing of improved cook stoves. A cash prize of

Rs 2000 each were handed over on the occasion by the Mayor of Barabise municipality who was the Chief Guest of the program.



Awarded Members with Participants during the Evaluation and Review Program of EFSVDP

Shree Ram Higher Secondary School Kavre Initiates 'Learn and Earn' Program for its Students

Rakesh Tamang, resident of Panchkhal Municipality-8 of Kavrepalanchok district, is currently studying in eighth grade of Shree Ram Higher Secondary School. Apart from his studies, he is also involved in poultry farming. He utilizes part of his time in the morning and in the evening for raising three chickens. He has already sold some chickens and generated income of Six Thousand and Eight Hundred Rupees. He is confident that he can attend school and simultaneously carry out entrepreneurial activities and share a part of the financial burden of his family. He plans to raise another batch of chickens and add some goats to his present portfolio. He says, "One of my chickens had grown in size to become approximately 3.5 Kg. I sold the chicken at Rs 550 per kg which I gave to my mother. She is very pleased with my maiden initiative of undertaking an enterprise of my own."

Ramila Bisunke, classmate of Rakesh Tamang, raised 7 chickens and sold them in the market for Rs 8075. She used the amount for his household expenses. She said, "I also bought a note copy, a pen and school dress with my income. I still have some money which I will use to buy another batch of chicken."

A total of twenty students studying in class seven and eight of Shree Ram Higher Secondary School have



Students Receiving Chicken as Part of Entrepreneurship Program

generated income after being involved in poultry farming. These students have received valuable skills, knowledge as well as brought immense satisfaction among their parents and guardians.

The chicken were provided to the students by the school as a joint initiative of 'Learn and Earn' program of the Centre for Self-help Development Program (CSD), Kathmandu and the school.

Mr. Shankar Man Shrestha, said that CSD is committed to support students in entrepreneurship along with their pursuit of academic courses side by side. He says, "The major challenge of the country is to stop mass exodus of youngsters to foreign countries for employment. Nothing is impossible in the country if we

provide entrepreneurial skills along with involving them in their regular studies from an early age. Due to financial constraints majority of parents cannot support their children from going to school after they reach 15 or 16 years and expect the children to assist them in their daily household chores. The children at that age will not have gained access to any tangible skills which will enable them to run an enterprise. Ultimately, the children after school have no option but go to foreign countries for employment. Due to mass the exodus of younger men and women to foreign countries our land have remained barren. Our intention is that apart from their academic pursuit, they should learn entrepreneurship practices from young ages and that they become self-employed after school and also help enlighten other members of the society to be self-employed. As per this objective we have initiated this program to learn how it will be responded by the students and their parents and measure the impact among the students and families."

As per this initiative 10 students each from class 7 and class 8 with a total of 20 students were provided with 10 chicks of Giriraj breed each. The breed was selected by the Principal of the school as well as based on its suitability in the local environment.

As per the plan the students had to raise the chicks, sell them in the



Students of Shree Ram Secondary School, Panchkhal-13, Koshidekha, Kavrepalanchok with their Chicks

(contd. on page 7)

The 31st AGM of CSD Passed its Policy and Program for the FY 2022-23



Board Members at the 31st General Assembly of CSD

The 31st Annual General Assembly of the Centre for Self-help Development (CSD) was convened on Monday, 26th, December 2022 (11th Poush 2079). It urged its member organization to focus on increasing entrepreneurship among their member and expand microfinance access to the poor. In addition, the General Assembly has decided to spread the concept of three zeros (zero poverty, zero unemployment and zero net carbon emissions) and also to integrate micro-entrepreneurship and the Self-help Village Development Program with their microcredit programs as a mechanism of sustainable development of the people.

The Chairman of the Centre, Mr Shankar Man Shrestha, presented the annual report of the Centre for the fiscal year 2021/022 (2078/79) and briefed on the income and expenditure statement, conducted activities and also on the proposed program for the fiscal year 2022/023 (2079/80). On this occasion, Chairman Shrestha informed that Nepal Forum was organized on the occasion of 11th Social Business Day in collaboration with the Yunus Center Bangladesh and it was attended by microfinance sector leaders, policymakers, microfinance members and other international personalities including Professor Muhammad Yunus.

Similarly, Mr. Shrestha updated that CSD had completed 19 online

webinars, dialogue series, interactions and workshops on various issues of microfinance with a participation of 2572 microfinance practitioners. He also highlighted that CSD has conducted 3 national and 3 international study/exposure visits with a total of 80 participants to identify the best practices inside and outside the country and comprising employees, experts, policymakers and other stakeholders. Similarly, the Third National Microfinance Members' Summit was organized with total participants of 800 comprising mainly the women members of the MFIs and cooperatives as well as policy makers of microfinance institutions and microfinance cooperatives.

Meanwhile, the AGM passed resolution to unanimously elect 7

members for the governing Board for next two years. They are founding members of CSD, Mr. Shankar man Shrestha and Dr Sumitra Manandhar Gurung, also Chairperson of Swabalamban Laghubitta Bittiya Sanstha Ltd, Mr Mahendra Kumar Giri, CEO of Sahara Nepal SACCOS, Ms Shova Bajracharya, CEO of Manushi Laghubitta Bittiya Sanstha Ltd, Mr Dambar Bahadur Shah, General Manager of Kisan Bahuudeshiya Sahakari Sanstha Ltd, Mr Chandi Prasad Sharma Paudel, Chairman of Chartare Youth Club Nepal and Ms Gita Kumari Yogi Giri, Joint Secretary of Nepal Women Community Service Center.

The meeting of the new governing board held immediately after the AGM also elected its officials. The members unanimously elected from the members Mr. Shankar Man Shrestha as the Chiarman, Mr Mahendra Kumar Giri as the Vice Chairman and Ms Shova Bajracharya as the Treasurer.

Similarly, R K Associates Chartered Accounts was selected to carry out audit for the FY 2079/80. Mr. Bharat Shah, CEO of Chameli SACCOS, was allocated among the members to sign the minute book of 31th AGM along with Chairman of Governing Board, Mr. Shankar Man Shrestha and Secretary of Board and Executive Chief of CSD, Mr. Bechan Giri.



Members Present in the AGM

Internal Resource Mobilization is the Best Way for Sustainable Microfinance

The Centre for Self-help Development (CSD) organized a three-day training on "Internal Resource Mobilization and Management" from November 27-29, 2022 (Mangsir 11-13, 2079) at Kathmandu. The aim of the training program was to enhance the capacity and skills of branch managers and other employees of microfinance institutions to enable them to mobilize financial resources for effective lending to target groups and attend sustainability of the organization.

The participants were exposed to total of nine theoretical as well as the practical sessions and oriented towards the importance and need for the internal resource mobilization as well as the factors influencing it, methods of strengthening and measuring internal resource mobilization, dealing with customers and needs for following positive thinking and strengthening communication skills of branch managers. Furthermore, stress management techniques and art of selling and dealing with customers were also discussed.

The training was facilitated by Mr. Ram Bahadur Yadav, Chief Executive Officer of National Microfinance Laghubitta Bittiya Sanstha Ltd., Mr. Dipesh Shrestha, Management Expert, Mr. Roop Bahadur Khadka, Senior Officer of RMDC Laghubitta Bittiya Sanstha Ltd. and Mr. Umesh Man Dangol, Human Resource Department Head of Mero Microfinance Laghubitta Bittiya Sanstha Ltd., Mr. Satish Shrestha, Director and Ms. Renu Prajapati, Senior Officer of CSD.

Speaking at the opening session of the training, Mr. Bechan Giri, Executive Chief of the CSD, stated that key factors for the success of any organization is availability and mobilization of its financial resources.



Participants in the Training Program

Mr Satish Shrestha, Director and Head of Training Department of CSD chaired the closing session. In his closing remarks, he stated the success and failure of any organization depends on the proper mobilization and use of human as well as financial resources.

He also suggested that the Corporate Social Responsibility fund in the MFIs should be used properly for the welfare of the economically weak members. He suggested that the participants utilize knowledge gained in the training program in their practical life. All the participants appreciated the training and committed to apply their acquired knowledge in the training program for the growth and prosperity of their organizations.

The training was attended by 23 officials from 11 different microfinance and cooperative organizations, of which 17 were male and remaining 6 were female.

AGM of CSD Unanimously Elected the Governing Body

The 31st Annual General Meeting of CSD has elected a new seven-member Board of Directors for the next two years. The elected members are: the founding members of CSD, Mr Shankar Man Shrestha and Dr Sumitra Manandhar Gurung, Mr Mahendra Kumar Giri, Chief Executive Officer of the Sahara Nepal Saving and Credit Cooperative Society Limited, Mrs Shova Bajracharya, Chief Executive Officer of the Manushi Laghubitta Bittiya Sanstha Limited, Mr Dambar Bahadur Shah, General

Mananger of the Kisan Bahuudeshiya Sahakari Sanstha Ltd., Mr Chandi Prasad Sharma Paudel, Chairman of the Chartare Youth Club Nepal and Mrs Gita Kumari Yogi Giri Joint secretary of the Nepal Women Community Service Center.



The Elected Governing Board and Executive Chief of CSD in the General Assembly

The meeting of the Board held after the AGM also designated the Governing Board of the Centre. The meeting elected Mr Shankar Man Shrestha as the Chairman, Mr Mahendra Kumar Giri as the Vice Chairman and Mrs Shobha Bajracharya as the Treasurer.

Member's Corner



Jeevan Bikas Laghubitta Bittiya Sanstha Limited

Katahari, Morang



Bikram Raj Subedi
Chairman



Sanjay Kumar Mandal
CEO

Introduction:

Jeevan Bikas Laghubitta Bittiya Sanstha Limited, a national level "D" class financial institution promoted by Jeevan Bikas Samaj (Non-Governmental Organization), has been providing financial services since February 28, 2019. In accordance with the Regulations on Merger and Acquisition Bylaws of Banks and Financial Institutions, 2017 issued by Nepal Rastra Bank, the merger has been completed with Solve Laghubitta Bittiya Sanstha Limited and Garibi Nyunikaran Laghubitta Bittiya Sanstha Limited and the integrated transaction commenced from September 7, 2020.

Moving forward with the main objective of "Poverty Free Nepal", this financial institution has been providing financial and non-financial services to 306 thousand families through 159 branches to uplift the living standards of the deprived, marginalized and backward classes.

Capital : 1,034,280,000

Product and Services:

Micro Saving Products

- Compulsory Savings
- Special Savings
- Sunaulo Bhabishya Bachat
- Jeevan Surakshya Savings
- Welfare Savings
- Pension Savings

Micro Loan Products

- General Loan
- Emergency Loan
- Housing Loan
- Agriculture Loan
- Energy Loan
- Domestic Self Employment (DSE) Loan
- Education Loan
- Digital Loan (Maximum Rs 10,000 through apps)
- Human ATM

Vision:

Poverty Free Nepal

Mission:

To enhance quality of life of poor people by increasing their access to the resources

Goal:

To assist landless, marginalized and backward people specially women in order to improve their livelihood conditions by providing microfinance service and by implementing community development works

Business Objectives:

To provide financial service to the grassroots level in order to conduct income-generating activities and to execute education, health and nutrition, sanitation, environment conservation and advocacy programs.

Client protection activities:

1. Exposure Visit to Best Practicing Members
2. Funeral Support to Members
3. Emergency Relief Program (loan that needs to be released instantly e.g flood, earthquake etc)
4. Scholarship Program (Scholarship program for clients/borrowers and the amount is released paid directly to education institution)
5. Rewards & Incentives
6. Interaction & Financial Literacy Program for Members

Operational Status (As on 32nd Asadh 2079)

• Area Coverage:	24 Districts
• No. of Branches:	159
• No. of MF members:	339,462
• MF Borrowers:	220,076
• No. of Staff:	896
• Share Capital:	1,034,280,000
• Loan Outstanding:	23,779,357,880
• Savings from clients:	9,546,691,370
• Loan Overdue:	281,230,570
• Profit at the end of Ashad 2079:	781,937,280
• Reserve fund:	1,753,203,388.59
• OSS:	137.39%

(... contd. from page 3)

Shree Ram Higher Secondary ...

market and provide a small part received after selling them to the school. The amount received by the students will be used in establishing a revolving fund which will be used to create another batch of student entrepreneurs. It has been agreed that Mr. Rajman Tamang, Principal of the School, will act as a mentor of the revolving fund. Each student will place Rs 1000 in the revolving fund after selling the chicks. Most of the students who have sold the chicks have placed the stipulated amount in the fund. As per the latest development, 20 students will place Rs 20,000 in the fund in the near future. This program has been successful. The students have responded well and gained valuable experience of chicken raising and making small income of their own at the young age.

Majority of the students from the first lot who received 10 chicks have been able to sell either 8 or 9 chickens after raising them. Those chickens which were raised by feeding household leftover foods weighted from 2kg to 3.3 kg when they are fully mature. Those chickens were sold at Rs 550 at their home and not having to go outside searching for the market. The students say that skills and knowledge gained by them is more practical and useful than the experience garnered from their parents' livestock enterprise. Sabita Tamang who is studying at class 8 says, "Earlier my parents would raise chickens but we were least interested in their enterprises. Now we have ample knowledge on their nutrition, feeding pattern, types of disease and precautionary measures needed to be taken.

Students involved in poultry farming come from a weak economic background. Their parents do not have reliable source of income. They indulge in subsistence level farming, raising small number of livestock and involve in manual works to earn a living. Their parents are happy because after their children are involved in poultry farming they have been able to cultivate good habits. Ishraj Tamang, who lost his father at a very young age, has four siblings. Three of his siblings are infants and her mother has the responsibility to take care of them. His mother was very happy when he gave her money after selling those chickens which he had raised.

Father of Ramila Bisunke, Mr. Ram Bahadur Bisunke proudly said, "My daughter has bought note copy from her own income. We have also consumed one of the chickens which she raised. We did not have to buy chickens which saved our money."

The students have looked after the chicken in the morning and evening when they have spare time and this has not affected their studies. Mr. Rajman Tamang, Principal of the school, says that this has made his students more creative. Majority of the parents hope that their children grow up and become self-reliant and they have gained valuable of entrepreneurial skills from their school life.



Students with their Raised Chickens

PPI Survey Must Be Made Mandatory for Microfinance Organizations

The Centre for Self-help Development organized an online orientation program on “Progress out of Poverty (PPI) Index” on November 8, 2022. The objective of the program was to orient the participants on the concept, objective and benefits of PPI as well as brief description on the process of survey at household level. It also highlighted on the approaches taken and activities carried out by the Jeevan Bikas Laghubitta Bittiya Sanstha Ltd (JBLBSL) to gauge the poverty level of its clients before and after providing microfinance service to them. PPI, in general, measures the state of socio-economic progress a microfinance member makes after the intervention from particular microfinance institution and it should be calculated periodically by microfinance institutions or third party to monitor the current socio-economic status of its members and also to evaluate the effectiveness of its programs and activities towards attaining progress out of poverty of its members. Speakers in the program were Mr. Sanjay Kumar Mandal, CEO, and Mr. Sudip Kumar Mandal, Senior Manager of Jeevan Bikas Laghubitta Bittiya Sanstha Ltd.

Mr. Sanjay Kumar Mandal said, “Although most of the MFIs have made huge progress in their credit disbursement and household coverage through their hard work, dedication and commitment put forward by the staff, the sector as a whole has been confronting issues and problems and these have been aggravated more lately particularly due to conflicts among the members. These issues have brought more serious consequences lately because we have not focused on poverty anymore. If the whole microfinance sector is involved, we can determine the impact made by the overall microfinance sector in poverty reduction and increase in the standard of living. JBLBSL has planned to carry out PPI every two years to check the level of progress made in terms of standard of living of its members. We will conduct PPI after the commencement of new fiscal year. After conducting PPI the second time we will be able to gauge the amount of progress or change made after providing microfinance service to our members. The first PPI survey was our baseline survey. To bring efficiency we have used apps to conduct PPI survey. It is compulsory that we go to the doorsteps of our members to conduct PPI survey. If staffs do not visit the households of members it may not bring accurate result. For this, we have developed system in the software to track their location.”

At the outset of the program, Mr. Sudip Mandal, Senior Manager of JBLBSL said, “The objective of microfinance is to work for poverty alleviation. The problem is that we do not have reliable data to show the degree of progress we have made in reducing poverty.” Regarding the history of PPI he said, “PPI was initiated in 2005 by Grameen Foundation, USA with the support of CGAP. In 2010 Nepal Living Standard Survey was conducted and questionnaires were pooled from it to develop new set of questionnaires for PPI. Likewise, from 2013 to 2016 RMDC conducted a training program on PPI with the support of Good Return, Australia in Nepal. The worldwide PPI alliance has also been formed which is under the ownership of Innovation of Poverty Alleviation (IPA).”



Participants at the Online Orientation Program

He further added, “PPI has ten questionnaires and a member gets an aggregate scores based on his/her answers. The aggregate score is used to determine/access his/her level of poverty/standard of living. JBLBSL conducts survey through census approach to find out the true picture of each individual member and provides tailor made support to each individual member based on the score. As per our survey we were able to locate two ultra-poor family members in a single branch. We are working on how to uplift her socio-economic conditions based on the score. Census approach helps us to locate members who need immediate intervention. After two years when the next batch of survey will be conducted we will know whether our intervention has uplifted him/her from the previous conditions.”

Mr. Narendra Singh Bista, CEO of Swabalamban Laghubitta Bittiya Sanstha Ltd said, “Indicators may need to be different for hilly and plain regions to get reliable result. Assets of household members should also be incorporated.”

Speaking on the occasion, Chairman of CSD, Mr. Shankar Man Shrestha, “PPI training was conducted a decade back in Nepal. A total of two batches of training was conducted on PPI by RMDC in coordination with Good Returns. At that time a survey result was also shared among practitioners after the data gathered on PPI. CSD had also organized a program for CEOs of MFIs where a dialogue was organized focusing on the types of indicators to be used in conducting PPI. However, no organization has bothered to conduct PPI except JBLBSL. Currently MFIs have been under attack from various corners asking how many members have got out of poverty. PPI is the tool which can provide evidences to those critics. This tool will also give us figures on the percentage of members of MFIs who have uplifted themselves from the level of poverty. While taking license from concerned authority we had mentioned poverty alleviation in the memorandum of association (MOA) and preamble. PPI is the tool to give justifications to them for the achievement MFIs have made. MFIs are under attack due to our own misdeeds and MFIs not abiding by the principle and values of microfinance.” Regarding future course of action he said, “We will conduct ToT on PPI for two participants of each MFIs consisting of branch managers for pilot test. Then we will review and decide how we should move ahead regarding the modality of conducting PPI training.”



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