

# Glimpse



A Newsletter of CSD – June 2022, Issue 38

## 12<sup>th</sup> Social Business Day, Country Forum of Nepal Concluded with a Vow to Build a New Civilization

The Centre for Self-help Development (CSD) convened 12<sup>th</sup> Social Business Day 2022, Country Forum of Nepal on June 29, 2022 based on the theme, “Building a New Civilization-Before the Current Civilization Destroys Us”. Social Business Day is an annual event organized by the Yunus Centre, Bangladesh as a global family gathering that platforms the accumulated experiences of social business leaders and entrepreneurs to give shape the action to be taken for the future. Social Business Day took place as an online events in various countries and in-person hybrid event in East Africa from June 27-30, 2022.

In the Country Forum of Nepal Prof. Mohammed Yunus, in his keynote address said, “The Country Forum of Nepal is largest Forum with regards to number of participants. The Forum is family gathering for sharing experience, exploring potential and analyzing the practice of social business within each country. There are various Social Business Centers in various universities/colleges in Nepal. We have 101 Yunus Social Business Centre around the world. We should

design education which enable and enrich our potential. The planet is like a spaceship. The problem is that our education trains us to be good passengers and not be navigators. The purpose of good education should be to teach young people to be good navigators so that they can themselves develop a flight plan. Navigator should know the destination. Young people are leaders of transformation and conventional education is concerned with job creation and not education. The purpose and priority of education should be to make young people develop vision and navigate to fight the current issues prevalent in our world.” Our destination should be the world of 3 ZEROs- Zero unemployment through self-employment, Zero poverty through enterprise development and promotion of social business and Zero net carbon emission through promotion of clean energy. If we cannot address these issues, our ship will turn into wreckage.”

In the meantime Ms. Lamiya Morshed, Executive Director of Yunus Centre, Bangladesh highlighted on the importance of social business and 3 ZERO clubs for counteracting our predominant and prevalent issues of the world.

On the occasion of the Country Forum of Nepal, the Chairperson of the Forum Organizing Committee, Mr. Shankar Man Shrestha said, “We are celebrating 12<sup>th</sup> Social Business Day 2022 worldwide through online and on person in East Africa which will focus on climate change, wealth concentration and unemployment. We are currently confronting



Prof. Mohammed Yunus Addressing the Nepal Forum

problems such as global warming, increasing wealth gap between the rich and the poor and unemployment. Microfinance should create new civilization with priority on entrepreneurship development among the poor and the youth and promote 3 ZERO Clubs to walk on climate change, appropriate technology, leadership, education and health. We had prepared 14 point action plan in the 11<sup>th</sup> Social Business Day to be completed within a timeframe of two years. This time we discuss on the progress made as well as focus on the process of building new civilization and discuss on 3 ZERO clubs and contribution made by the club members who have enrolled in the club. We also will discuss on ways to achieve Zero unemployment through entrepreneurship development,



Mr. Shankar Man Shrestha  
Chairperson, Country Forum of Nepal

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Participations of the Country Forum of Nepal

Zero poverty through discouraging wealth concentration and Zero net carbon emission through developing concentrations among the people.” He emphasized that MFIs and other stakeholders should focus on human values and human beings as the critical element of new civilization and these should be zero poor, zero unemployment and zero net carbon emission.

Special Guest of the Forum, Dr. Chiranjibi Nepal, Former Governor, NRB said, “MFIs should contribute in poverty reduction, access to finance, women empowerment and to reduce carbon emission.” Regarding carbon emission, he said, “Carbon emission can be reduced through promotion of renewable energy, hydropower and micro hydropower in off-grid areas. Similarly, inequality, wealth concentration and unemployment should be controlled by unleashing entrepreneurship.”

In the Business Session Mr. Jyoti Chandra Ojha, CEO of RMDC Laghubitta Bittiya Sanstha Ltd., spoke on the overall target and progress made in implementing Two Year Action Plan set by the 11<sup>th</sup> Social Business Day, Country Forum of Nepal.

The moderator for the topic “Role of Microfinance Organizations in Building New Civilization” Dr. Bhesha Prasad Dhamala, Chairman of Nerude Laghubitta Bittiya Sanstha Ltd remarked, “MFIs have issues like process drift and mission drift. Process drift includes moving away from client centric approach and being more profit centric and having excessive commercial motives. Mission drift include moving away from core objective of microfinance like poverty alleviation, serving for the welfare of people that are mostly deprived and the hardcore poor of the society. There must be paradigm shift in our way of doing to build the new civilization.”

Initiating the presentation on the topic, Mr. Sanjay Kumar Mandal, CEO of the Jeevan Bikas Laghubitta Bittiya Sanstha Ltd. said, “The gap between rich and poor is widening and the hard core poor is still excluded from financial access. We need to focus on entrepreneurship development among microfinance members and engage them in productive activities that help export promotion and import substitution.”



12<sup>TH</sup> SOCIAL  
BUSINESS  
Day

The second speaker on the topic, Ms. Bimala Yogi, CEO of the Jalpa Samudayik Laghubitta Bittiya Sanstha Ltd said, “To bring women in the mainstream of development, MFIs have to indulge them in group formation and center meetings of microfinance, provide them with collateral free loan and involved them in social interactions.”

Another speaker, Mr. Dambar Bahadur Shah, General Manager of the Kisan Bahuudeshiya Sahakari Sanstha Ltd, focused on prevalent problems which MFIs should be able to tackle issues such as climate change, deforestation, deterioration in ethics, norms and values and accountability of the staff to the members.”

Speaking in the session, Dr. Gopal Dahit, CEO of the Unique Nepal Laghubitta Bittiya Sanstha Ltd, focused on issues such as import substitution, production, entrepreneurship development among the youth and development of civilized society and technical digitalization. He said, “Many things we have been importing could be produced in Nepal.”

On the topic Experience Sharing on 3 ZERO Clubs in Nepal moderator Mr. Damodar Regmi, Deputy CEO of the Jeevan Bikas Laghubitta Bittiya Sanstha Ltd. said, “1% of the richest people around the world have 50% of world’s wealth and 70% of the poorest people around the world have 2% of world’s wealth. To address the problems, we should encourage youths for taking control of the leadership through network development, advocacy and also change decision making role. For this, we need to promote 3 ZERO Clubs.” Some of the members who have enrolled in 3 ZERO clubs also spoken on their interest in joining the club as well as their experience after joining the club.

Mr. Sanjay Kumar Mandal, CEO of the Jeevan Bikas Laghubitta Bittiya Sanstha Ltd. presented the summary of the Forum sessions including some of the key remarks made by the speakers. He also presented Way Forward of the forum which was adopted unanimously by the participants.

There were delegates and participants from financial institutions, business houses, non-governmental organizations as well as experts from various fields in the Country Forum of Nepal.

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Ms. Lamiya Morshed, Yunus Centre, Bangladesh Addressing the Nepal Forum



# Bangladesh MFIs Practice Value Based Microfinance



Glimpses of the Centre Meetings, Branches and Credit Plus Program

The Centre for Self-help Development (CSD) organized three Exposure Visits of microfinance practitioners of different Microfinance Institutions (MFIs) and Microfinance Cooperative organizations (MFCs) of Nepal to share the onsite experience of best practices of microfinance in that country which is considered as the Mecca of microfinance in coordination with the Integrated Development Foundation (IDF), Bangladesh. All the three visits were participated by the board members, department heads, area managers and branch managers of MFIs and MFCs. The first visit was held from May 21-28, 2022, second from June 15 to 22, 2022 and the third from June 24 to July 2, 2022.

The main aim of the eight days visits was to observe and learn the best practices of the microfinance program and to familiarize Nepalese microfinance practitioners with the operational mechanism, strategies and other tools, techniques of the Bangladeshi MFIs.

The participating team members of the visits visited the Grameen Bank, the Integrated Development Foundation (IDF) and the Buro Bangladesh and had been a briefed on highlights of the organization, working modalities, achievement as well as the challenges they have been facing. The visiting teams also observed the operation of their branches, centre meetings and other social welfare projects. They interacted with the microfinance staff, members and their stakeholders.

The key learnings of the teams are that the Grameen model microcredit organizations in Bangladesh are stucked to the core values and norms of the microfinance. They have healthy competitions among MFIs to launch credit and credit plus programs for the betterment of their clients. They have designed member friendly credit products and credit plus projects analyzing their need, interest and capacity.

One of the visited organization the Grameen Bank which is one of the largest and also the pioneer of microcredit in the global arena has 9.78 Million Borrowers and the lending is 34,500 million USD. As the Grameen Bank has policy to work closely with members, staff have managed enough time to visit and interact with the members. It has requirement that the area managers have to attend one centre meeting and two loanee members while the branch managers have to attend two centre meetings and visit four members in a day. They are not practicing digital tools at the branch level. The major reason behind is that the digital tools are not member friendly, cost extensive and could create gap between staff and member. The Grameen Bank has weekly centre meetings and it has appointed a Centre chief elected by the members. The

Centre chief maintain the discipline of the centre and she knows all the members and their family well. She must make certification for the loan to every member of her centre. Similarly, the centre manager conducted two centre meetings in a day and 10 centre meetings in a week. This working modality benefited both members and the organization.

Similarly, the Grameen Bank has outstanding credit plus programs under CSR fund which has focus on the holistic development of the members. Every year the Grameen Bank staffs go to the households of the members and collect data about their progress from the loan they borrowed and about their sanitation, hygiene, education and other socio-economic conditions. After analyzing these data, the Grameen Bank ranked the members as those under poverty line, those at the poverty line and those upgraded from the poverty line and they design and revise their products accordingly.

The 100 percent members of the Grameen Bank now has access to education, safe water, sanitation and hygiene



The First Visit Team with ED and Other Staffs of the IDF



Second Visit Team at Nobel Gallery of the Grameen Bank

too. It has very popular products like bagger loan, education loan and many more. Likewise, it has been providing scholarships to 27,000 of member's children for higher education every year. Out of the total 50 percent seat has been reserved only for girls. Similarly it has also client protection schemes to look after during the critical period such as death of the family members, period of natural disaster and in critical health issues. It has provided 75 percent ownership to its client members and remaining 25 percent to the government of Bangladesh.

The Integrated Development Foundation (IDF) is the second organization visited by the participants. It also has focused on the poor and the marginalized community by its microcredit and Credit plus program. IDF is not practicing digital tools at the branch level and the priority has been given to the physical visit with the members. IDF has bottom up approach for planning and policy formulation. Branch level staff develop plan and strategies and send it to the higher authority. Due to the good relation with the members, the plan made in branch is found to be effective and the programs become sustainable. The member to loanee ratio is above 82 percent. Similarly, the loan utilization ratio is also better and repayment rate is above 99 percent.

IDF too has beggar loan program like the Grameen Bank. After having beggar loan the beggars have been involving in different income generation activities, giving up begging job and have made better livelihood. IDF has 260 active members under this beggar loan program and it has a lending of Tk 27 lakh and saving amount is Tk 54 thousand. Total of 130 beggars have already given up begging, are involved in the micro enterprises and also had upgraded in to the poor category so far. IDF has classified its poor and marginalized members on beggar, ultra poor and poor categories and set different indicators for all three categories.

The unique speciality of IDF is that it has been extensively involving in credit plus programs like health, education, insurance, sanitation and hygiene, enterprise and business development of the clients and also on biodiversity conservation. These programs have positive impact on repayment rate and on overall operation of its micro credit program. IDF has appointed 3 MBBS Doctors to provide specialized health services to its members and their families. IDF has also 70 paramedic doctors and each paramedic should visit two branch every day. Besides MBBS and

Paramedics, it has also appointed health workers in all its 116 branches. The health worker only collect the health related information and make the members aware on health education. They do not have permission to provide medicine and any other prescriptions. If member found ill they refer to the paramedics and they can deal with minor cases in consultation with MBBS Doctors via telephone or video conferencing. IDF is also providing education services to the member's children. It just has also planning for the dairy business services to ensure market and to add value on the milk produced by its members.

Another organization visited by the team was the Buro Bangladesh which has also been fully committed and responsible to its clients and sensitive to launch member friendly products. The Buro Bangladesh has a vision to cost effective microcredit program. It has focused on to select cost effective and sustainable projects which is possible only after maintaining good relation with the clients and keeping touch with them frequently.

All three visited organizations have carried out different types of insurance policies including health insurance, project risk insurance and livestock insurance efficiently without relying on any other insurance company.

The first 12 member team was coordinated by Mr. Dipendra Joshi Officer of CSD and consisted of Mr. Gyanendra Kumar Singh, Mr. Ramesh Kumar Shrestha, Mr. Dolnath Tripathi, Ms. Sarita Bhandari, Mr. Ram Kaji Bhujju, Mr. Mahesh Kumar Chaudhary, Mr. Nirmal Kumar Bohara, Mr. Surya Narayan Majhi, Mr. Sanjay Sah Kanu, Ms. Shova Silwal and Mr. Madan Kishor Mahato of the Swabalamban Laghubitta Bittiya Sanstha Ltd.

The second team of 12 members was coordinated by Senior Officer Ms. Renu Prajapati of CSD comprising Ms. Juni K C, Ms. Rachana Shrestha, Mr. Gyaneshwar Prasad Sonar, Mr. Ram Krishna Pandey, Mr. Guru Prasad Pokharel, Mr. Sanjay Kumar Mahato, Mr. Rishi Ram Timilsina, Mr. Nilmani Dallakoti, Ms. Sirjana Chaudhary, Ms. Sumitra Khadka, and Ms. Kalawati Kumari Saud.

The third visit team of the 12 members led by Communication and Media Officer of CSD Mr. Chandra Kanta Pandit comprised Mr. Laksman Shah Kalwar, Mr. Awadh Narayan Chaudhary, Mr. Hari Prasad Dumrakoti, Mr. Dhiraj Kumar Yadav, Mr. Tilak Saud, Mr. Rajen Gautam, Ms. Khaga Kumari Bhandari, Ms. Laxmi Subedi Tiwari, Ms. Madhava Regmi, Ms. Lila Dhahal Bhandari and Ms. Sima Kumari Yadav.

In post visit review held in CSD, participants shared their experience. They were impressed and overwhelmed by the substantial progress of MFIs in Banglaesh. The exposure visit was taken very positively and express their view to replicate the positive learnings in their organization. Mr. Gyanendra Kumar Singh said, "IDF is extensively involved in credit plus activities like health and education program. The Buro Bangladesh uses tablets in centre meetings to collect savings and disburse loan so that staff members may have extra time for other activities like interaction with the clients." Ms. Sarita Bhandari said "Grameen Bank, IDF and Buro Bangladesh have carried out health insurance, project risk insurance and livestock insurance efficiently."

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# Janajyoti Higher Secondary School Sets an Example of Entrepreneurship Incubation Centre



**Mr. Narayan Prasad Sigdel**  
Principal Janajyoti Higher Secondary School

2022. The webinar talk focused on initiation taken as well as some of the major activities carried out by the Janajyoti Higher Secondary School in grooming young students for taking up micro-enterprises after passing out from the school. It also focused on prevalent ethics and working culture of the school and its concept of 'Learn and Earn' which has developed an effective fusion between conceptual education, practical work, income generation and comprehensive education package to its students.

Mr. Narayan Prasad Sigdel, Principal of the Janajyoti Higher Secondary School located in Barahatal Rural Municipality of Surkhet District, was the keynote speaker of the program. He said, "We have been exporting our youths to gulf countries. We have not been able to develop tangible link between our education and employment. If our education system were linked to skill development and employment generation there would not be a need to export our youths to foreign countries for employment. In my school we find out the interest of the students from 2<sup>nd</sup> or 3<sup>rd</sup> grade onwards and assess their capabilities to prepare a suitable environment so that they are on productive activities from initial years of their school level. This helps them to hone their skills from an early age and make them competitive and proficient in their field so that they do not have to go for job hunting after they complete their education." He also gave suggestion to other schools to focus their students on entrepreneurship skill enhancement while they are studying in the school so that they can develop their entrepreneurship to start microenterprise after school. This will help not only employment generation but also boost up our production of goods that help to curb imports from other countries.

He further said, "We have been able to create a fund to provide tiny loan support to the students for practicing enterprises along with their academic study to promote the concept of 'Learn and Earn' culture which will assist the youths in honing their skills and turning them into capable entrepreneurs. As part of this approach, our students have developed relevant skills needed in their early days so that they can run and manage suitable enterprise immediately after they complete their school education. If our students do not have enough money to pay for the school fee they can pay later by running tiny income generating activity in school premises by

A webinar talk program (episode no. 19) on "Entrepreneurship Development among Students- An Experience of Janajyoti Higher Secondary School -A Rural School of Surkhet District" was organized by the Centre for Self-help Development (CSD) on May 23,

themselves. They learn practical skills as well as earn simultaneously to cover their expenses. Those who have completed courses in agriculture and veterinary science are got to be self-employed. Our strategy to promote vocational courses and also involve them in income generating activities simultaneously has been now being replicated by various other educational institutions. The Government of Nepal has also initiated 'Learn and Earn, Earn and Learn' concept based on our working modality in 140 schools around the country." He said, "Until we equip our human resources with suitable skills, they are not saleable in the market and we will not be able to uplift their socio-economic status."

Regarding coordination and partnership with microfinance institutions, he said, "Our fresh batch of students who have completed diploma in agriculture and veterinary science may have financial constraints and may not be able to initiate and run their own enterprises without access to credit facility. I urge microfinance institutions to provide loans to these students to initiate agro based enterprises in their homestead so that they don't have to wonder around for seeking job abroad."

Mr. Shankar Man Shrestha, Chairman of CSD, in his remarks said, "As part of the corporate social responsibility each microfinance institution should take initiative to partner with one community managed school and work towards developing entrepreneurship among the students in a model similar to the one exercised by Janajyoti Higher Secondary School. Our current priority be providing collateral-free loan to students of Janajyoti School who have passed out. MFIs also can use the students in the on the job training to the students. In the training, they use their platform to their members in agricultural and livestock rearing activities."

In the interaction session Mr. Lumin Kumar Shrestha, Founder Member of CSD, Mr. Ram Chandra Joshi, Chairman of Chhimek Laghubitta Bittiya Sanstha Ltd, Dr. Purushottam Shrestha, Executive Director of Centre for Rural Technology/Nepal and Mr. Dinesh Niroula, Department Chief of Sahara SACCOS also put forward their queries and views. A total of 189 participants from 51 different organizations comprising officials and staffs of microfinance institutions, microfinance cooperatives, community schools and non-governmental organizations participated in the webinar talk program.



**Participations of the Webinar**

# Member's Corner



## Manushi Laghubitta Bittiya Sanstha Limited



**Ms. Padmasana Shakya**  
Chairperson



**Ms. Shova Bajracharya**  
CEO

### INTRODUCTION

The Manushi Laghubitta Bittiya Sanstha Limited (MLBSL) was promoted out of the microfinance program of Manushi NGO in 2018 (2075) with capital of Rs. 10,00,00,000. Its head office is located at Banepa, Kavrepalanchowk.

### CORPORATE VALUES

The Manushi Laghubitta Bittiya Sanstha Limited (MLBSL) bases itself on a set of superior values and moral principles. It has a strong ambition to succeed and reach the highest level, possible by maintaining and adhering to its corporate values. The corporate values governing MLBSL's progress will include the following:

- MLBSL will operate in accordance with the highest standards in all relationships with members, customers, regulators, environment and community.
- MLBSL will foster a climate which encourages innovation and diligence amongst staff and reward accordingly.
- MLBSL will function with the principle of "where service comes first". At all times member/customer satisfaction will be our top priority.

### Product and Services:

#### Micro Saving Products

- Group Saving
- Personal Saving
- Center Fund Saving
- Children Saving
- Welfare Fund Saving
- Nari Samridhi Saving
- Manushi Future Saving (Not eligible for new clients)
- Sunaulo Future saving (Not eligible for new clients)

#### Micro Loan Products

- General Loan
- Seasonal Loan
- Housing Loan
- Center fund Loan
- Microenterprises Loan
- Manushi Collateral Loan

### Mission

To become every Rural Nepali's banking partner by extending all types of micro financial services.

### Vision

To uplift economic and social livelihood of people in hills and mountain region through micro finance services.

### Goal

To uplift economic condition of deprived people by optimally mobilizing local resources and making participative development process through micro finance services related programs.

### Business Objectives

To provide the latest, most user-friendly and cost effective micro finance services but at the same time educate the majority rural mass population about banking. Thus helping to overcome poverty. The micro finance strives to keep all the stakeholders happy and content with justified returns.

### Client protection activities:

Financial Literacy, Center Chief Seminar, Skill Development Training and Health Camp.

### Operational Status (As on 30<sup>th</sup> Jestha 2079)

|                                    |                      |
|------------------------------------|----------------------|
| • Districts Coverage               | 12                   |
| • No. of Branches                  | 35                   |
| • No. of MF Members                | 33,498               |
| • MF Borrowers                     | 20,942               |
| • No. of Staff                     | 142                  |
| • Share Capital                    | Rs. 10,93,75,000/-   |
| • Loan Outstanding                 | Rs. 1,55,53,01,700/- |
| • Savings from Clients             | Rs. 75,38,42,630/-   |
| • Loan Overdue                     | Rs. 6,03,95,344/-    |
| • Profit at the end of Jestha 2079 | Rs. 2,28,44,780/-    |
| • Reserve Fund                     | Rs. 50,93,850/-      |
| • OSS                              | 110%                 |

## Bangladesh MFIs ...



The third Group Participating in the Presentation of the Grameen Bank

Similarly, Mr. Guru Prasad Pokhrel said, “An interesting thing there is the Area Manager supervises every process of microfinance very well from PGT to loan disbursement, impact on clients and members utilize loan only in productive sector. Another participant Ms. Rachana Shrestha said, “The process of microfinance here and there is similar but the MFIs in Bangladesh are equipped with well-trained staffs. The staffs are well disciplined, systematic in work, punctual and loyal to their

organizations and have maintained the fundamentals of microfinance.”

Mr. Hari Prasad Dumrakoti said, “The projects designed by Bangladesh MFIs are based on the ground reality of the poor and marginalized communities which are sustainable and the ratio of the loan utilization is outstanding.” Ms. Khaga Kumari Bhandari said, “The MFIs in Bangladesh has focused to gain maximum result on the life of the members from minimum investments. They know the value of money and have ways of right investing.”

## 12<sup>th</sup> Social Business Day ...

### Way Forward

1. Each participant and participating organization will work for raising awareness among the fellow members of the communities and microfinance groups on the concept and the importance of New Civilization, and motivate them to dedicate their efforts for attaining the mission of the **New Civilization**.
2. The action plan approved by the 11th Social Business Day will be implemented whole heartedly on full scale.
3. Each microfinance institution (MFI) and microfinance cooperative (MFC) shall inspire its staff and members to demonstrate their full commitment towards the implementation of the theme of the Third National Microfinance Members' Summit: *GharGhar ma Udhyam Failau, Garibilai Shunya Banau* (Expand Enterprise into Each Household and Reduce Poverty to Zero).
4. Each MFI and MFC will conduct a survey in one of its branches to determine the number of clients who have made progress out of poverty. CSD will conduct training to the concerned staff on the process of the survey.
5. Local educational institutes, MFIs and MFCs will provide orientation trainings to students, members' children, and local youths on the concept of New Civilization and 3 ZERO Clubs.
6. Formation of 3ZERO Clubs will be geared up as a campaign and motivate youths to start their own micro-enterprises and be self-employed.
7. MFIs and MFCs will inspire and create conducive environment for the youth to start their own enterprises for self-employment by providing them with easy access to credit and refrain them from going abroad for employment.
8. Each MFI and MFC will build one Self-reliant and Sustainable Eco-village in coordination and partnership with local municipalities, CSD and CRT/N.
9. MFIs and MFCs will work for cultivating good conduct, ethics and moral values among microfinance members and other rural community members through awareness program.



# Sree Ram Higher Secondary School, Koshidekha, Kavrepalanchowk Launches Students Entrepreneurship Program



Students and their Parents with Chicks

The Sree Ram Higher Secondary School, Koshidekha, Panchkhal Municipality ward no 13, Kavrepalanchowk district launched a student entrepreneurship development program in cooperation with the Centre for Self-help Development (CSD). The objective of the program is to familiarize the school children on the importance of self-employment and enterprise development from the school age. Currently, 20 students from grade 7 and grade 8 were involved in the program. Each of the 20 students were provided with 10 chicks on June 5, 2022 in the presence of the chairman of CSD Mr. Shankar Man Shrestha and Principal of the School Mr. Rajaman Tamang.

Speaking on the occasion, Mr. Shankar Man Shrestha said, "There is a need to develop entrepreneurship from the school life and produce skilled and self-reliant manpower for the better future of the country. CSD has supported for 200 chicks to 20 students 10 chicks to each student. He highlighted that raising chicken is easy and simple. This is what your parents are inherently carrying. Now you don't have to pay any price for the chicks but after selling them, you have to pay the cost price to the school's entrepreneurship fund which is a revolving fund in the school. So that this school should teach practical knowledge to its students to make them entrepreneur and self-reliant after passed out from the school. We want that the school should become a model of spreading the message of entrepreneurship development among the students in the

community as well as in the education sector." He also thanked the Principal Mr. Rajman Tamang for his wise approach to education.

He further said, "All the brothers and sisters present here have a long life and you have to contribute a lot to this country. Many of you are thinking of going abroad for work to earn money. How will the country develop if everyone goes abroad? At present, it is a big challenge to create

employment within our village and retain our talents with the country. Nepal has tremendous potentials. Here in our locality, the young returnee people from South Korea are doing fisheries at the bank of the Koshi River at Timal Beshi. They have been raising local chicken and growing vegetables and raising livestock as well. You can learn from them."

Speaking on the occasion, Mr. Rajman Tamang, Principal of the Sree Ram Higher Secondary School said that the school's dream of teaching students to become entrepreneurs from school age is today materialized. He thanked CSD for its kind cooperation and expressed, "their chicken program is just a stepping stone. We will march ahead together with new program in future as well."

Speaking on the occasion, Mr. Bechan Giri, Executive Chief of CSD said that the center will continue to support the entrepreneurship development in the coming days by developing the habit of entrepreneurship from an early age of schooling among the students.

The representatives of the Swabalamban Laghubitta Bittiya Sanstha Ltd. and Kings College were also present on the interaction. The Swabalamban Laghubitta Bittiya Sanstha has also formed 5 three zero clubs of the students in the Sree Ram Higher Secondary School, Koshidekha, Kavrepalanchowk. There were 75 students and parents of the students present in the program.



Women Members in the Entrepreneurship Program



Students and Parents carrying Chicks



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