



**BUILDING A NEW
CIVILISATION
BEFORE THE
CURRENT CIVILISATION
DESTROYS US**

**12TH SOCIAL BUSINESS DAY
COUNTRY FORUM OF
NEPAL**

June 29, 2022

Proceedings



Centre for Self-help Development (CSD)

Maitighar Height, Kathmandu



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BUSINESS
Day

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June 29, 2022 (Ashad 15, 2079)
09:45 AM to 01:30 PM

**BUILDING A NEW
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DESTROYS US**



Centre for Self-help Development (CSD)
Nepal

ORGANIZING COMMITTEE



Mr. Shankar Man Shrestha
Chair



Mr. Jyoti Chandra Ojha
Member



Mr. Mahendra Kumar Giri
Member



Dr. Purushottam Shrestha
Member



Mr. Narottam Aryal
Member



Dr. Gopal Dahit
Member



Ms. Shova Bajracharya
Member



Mr. Dambar Bahadur Shah
Member



Mr. Sanjay Kumar Mandal
Member



Ms. Bimala Yogi
Member



Mr. Bechan Giri
Member Secretary



FOREWORD

In view of the widespread poverty and ever widening gap between the poor and the rich and the unscrupulous exploitation of natural resources resulting in rampant rise of carbon emission jeopardizing the very existence of life on the planet earth, Prof. Muhammad Yunus, the founder of the Grameen Bank after the winning of Nobel Peace Prize in 2006, launched a worldwide campaign for promoting Social Business in different spheres of business around the world.

Prof. Yunus's concept of social business is created and designed to address social problems with the establishment of a non-loss making, non-dividend companies which focus on the good and prosperity of the common people in our societies. The Yunus Centre, Bangladesh also initiated a practice of celebrating Social Business Day annually as a family gathering of all social business practitioners, microfinance officials, media personnel, young entrepreneurs, academics, promoters of social business and well-wishers. It provides a platform to bring all stakeholders to engage in dialogue, exchange ideas and gain energy from one another by inspiring each other. This year's Social Business Day focused on the theme "Building a New Civilization - Before the Current Civilization Destroys Us"

The "12th Social Business Day, 2022, Country Forum of Nepal" is part of the approach that platforms the accumulated experiences of social business leaders and entrepreneurs to give shape to ensure actions for bringing up new civilization among the rural societies. The current civilization focuses on profit maximization,

which leads to global warming, wealth concentration as well as unemployment leading us to our ultimate extinction. The new civilization has to focus on creating an economy based primarily on zero poverty, zero unemployment and zero carbon emission as part of the solution. To this effect, young generation needs to be facilitated to develop leadership capacity through proper education and engaging in 3 zero clubs that shape them to be future leaders to lead new civilization.

I would like to thank everyone who worked to make this event, 'Country Forum of Nepal', a success. My heartiest thanks goes to Nobel Laureate Prof. Muhammad Yunus, for inspiring and guiding us in organizing the Nepal Forum and Ms. Lamiya Morshed, Executive Director and her team of Yunus Centre, Bangladesh for their invaluable support and technical assistance. I would also like to thank the distinguished participants, members of Organizing Committee of the Country.

Forum of Nepal, the moderators, the speakers and the staff of CSD for their contribution in making this Forum a grand success.

I also take the opportunity to extend my sincere appreciation to Mr. Sopan Bista for his excellent effort to bring out this report in this form.

Thank you,

Mr. Shankar Man Shrestha

Chair

Organizing Committee

Country Forum of Nepal

ABBREVIATIONS

ATM	:	Automated Teller Machine
CEO	:	Chief Executive Officer
COVID-19	:	Corona Virus Disease (through SARS-CoV-2)
CSD	:	Centre for Self-help Development
MFCs	:	Microfinance Cooperatives
MFI	:	Microfinance Institutions
NGO	:	Non-Governmental Organization
NRB	:	Nepal Rastra Bank
PPI	:	Progress out of Poverty Index
TAT	:	Turn Around Time

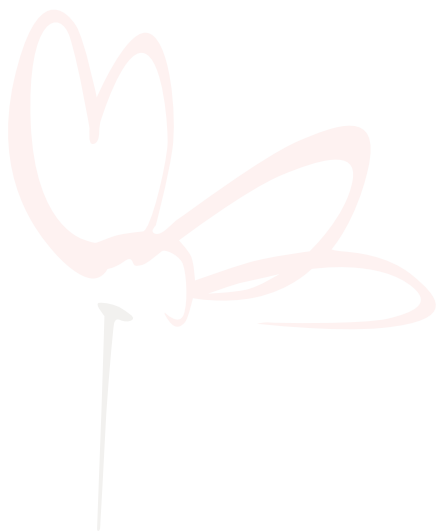


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Proceedings of the Forum

1.0 Background of the Forum

The Centre for Self-help Development (CSD), which is one of the pioneer institutions to launch microfinance in Nepal, convened 12th 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 phenomenon of institutions and people committed to augment the effective implementation of the concept of Social Business. It is also a family gathering that platforms the accumulated experiences of social business leaders and entrepreneurs to give shape to the future. Social Business Day took place as an online in various countries and in-person hybrid event focused on East Africa from June 27-30, 2022.

The current civilization, which is based on profit maximization, has set us on a suicidal path. Ever increasing global warming, wealth concentration, and unemployment are leading us to our ultimate extinction. The new civilization has to be built on an economy based primarily on social justice and creating equitable opportunity to solve the problems of the people and the planet.

Social business presents this option. Social business aims at finding compassionate, practical, and long-lasting solutions to social issues while expanding opportunities for the people and the economy. The new civilization will analyze the breakthrough achieved while preparing for the next leg of our journey before our time runs out.

The event also focused on “3ZERO Clubs,” a global initiative for the youth aimed at realizing a World of 3ZEROS: zero net carbon emission, zero wealth concentration for ending poverty, and zero unemployment through entrepreneurship. This convention of the youths gave an opportunity to the members of senior generations to listen to the issues being discussed by the present day youth and



Participants at the 12th Social Business Day 2022, Country Forum of Nepal

catch any opportunity to build bridges among the generations.

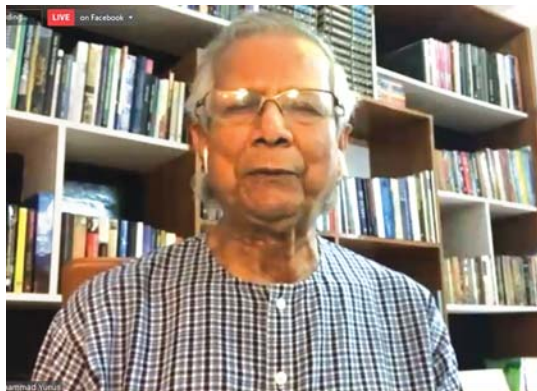
This Forum is expected to help in creating a new civilization to save the planet and its people. Overall this has to be taken as an opportunity to create momentum and expedite the process of redesigning the fundamental concepts and institutions on which human lives are organized on this planet.

Individuals from national and international banks, financial institutions, business houses, non-governmental organizations as well as experts from field of environment, education, finance, commerce, sports, youth awareness, women empowerment, employment promotion and other relevant sectors having decision making roles participated in the Country Forum of Nepal.

A total of 524 participants including 428 males and 96 female participants from 92 organizations were present in the webinar.

2.0 Opening Session

Prof. Mohammed Yunus, who along with the Grameen Bank was jointly awarded the Noble Peace Prize “for their effort to create economic and social development from below” in the year 2006, was also present in the Forum. In his keynote address he 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. Young people are leaders of transformation and conventional education is concerned with job creation and not



Prof. Muhammad Yunus during his keynote address

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. Job creating education teaches us to follow orders and guidelines and not lead. Therefore, our priority should be education and not education solely for the purpose of job creation. Job creates tiny person because you are confined by the job description. 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.” He said that the current education system teaches only to be passengers and not lead the journey for an appropriate destination. He added, “Our education system should be such that we can ourselves plan our destination. 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. Similarly, due our greed war and weapon industry is flourishing and do not have commitment for human values.” He said that the solution lies with the promotion of 3 ZERO clubs. He said, “We should promote 3 Zero clubs as life of senior generations is coming to an end. So young generations should be encouraged as navigators. The practical solution is promotion of 3 ZERO clubs. We should connect neighbors, country and the rest of the world through 3 ZERO clubs.” On the occasion, 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. She said that the Nepal Forum was the largest Forum in terms of participants.



Mr. Shankar Man Shrestha, welcoming the delegates in the Program

Opening the Country Forum of Nepal, the Chairperson of the Forum Organizing Committee, Mr. Shankar Man Shrestha, said, “We are celebrating 12th Social Business Day 2022 worldwide online and through physical presence in East Africa which will focus on climate change, wealth concentration and unemployment.

We are currently confronting issues such as climate change, global warming, increasing wealth gap between the rich and the poor and unemployment. Corona Pandemic has exacerbated unemployment and poverty rate. The Russia-Vkraine conflict has increased inflation worldwide. If these issues are ignored we will be extinct in the near future. We had developed 14 point action plan in the 11th Social Business Day to be completed within a timeframe of two years. We will 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 will also discuss on the contribution of participating MFIs and Cooperatives in achieving Zero unemployment through entrepreneurship development, Zero poverty through discouraging wealth concentration and promoting social businesses as well as achieving Zero net carbon emission. Financial institutions are looking for profit maximization ignoring social responsibility. Similarly, the mission of MFIs is sidelined by profit. The MFIs should focus on creating zero unemployment through promoting entrepreneurship among the members and their children. To promote entrepreneurship we should tie up with school and promote practical and skill based knowledge.” He further added, “We had propounded 14 point action plan incorporating issues mentioned above in the 11th Social Business Day to be implemented within the timeframe of two years. This year we will put extra effort to implement the action plan.” He emphasized that MFIs and other stakeholders should focus on human values and human beings as the critical element of new civilization and there should be zero poor, zero unemployment and zero net carbon emission.



*Special Guest, Former Governor, NRB,
Dr. Chiranjivi Nepal in the opening session*

Special Guest, of the Forum Dr. Chiranjivi Nepal, Former Governor, NRB said, “Poverty is complex and multidimensional. The poverty in Nepal was 18% before COVID-19 which has escalated to 20% now. This will create wealth concentration which can be greatly minimized by promoting social businesses.” He further added, “As per the latest data from Central Bureau of Statistics the unemployment rate of Nepal is 11%. Flood, deforestation, landslide and climate change has further aggravated the problem of unemployment. Youth unemployment is also one of the major problems of Nepal. MFIs should contribute in poverty reduction, access to finance, women empowerment and carbon emission.” Regarding carbon emission, he said, “The government of Nepal has set target to have 25% of total vehicles running in the street as electric vehicles by 2030. 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.”

3.0 Business Sessions

3.1 Review on the Implementation of the Two Year Action Plan set by the 11th Social Business Day, Country Forum of Nepal



*Mr. Jyoti Chandra Ojha speaking on the Progress
of the Two Year Action Plan*

As the outset of the Business Session Mr. Jyoti Chandra Ojha, CEO of RMDC Laghubitta Bittiya Sanstha Ltd, spoke on the overall target and progress made in implementation on the Two Year Action Plan set by the 11th Social Business Day, Country Forum of Nepal. He said that as per the target of MFIs to collaborate with rural high schools for establishing 20 enterprise incubation centers for students, only 5 enterprise incubation centers have been established. Batabaran Bahuudeshiya Sahakari Sanstha Ltd, Surkhet has established 2 enterprise incubation centers and Jeevan Bikas Laghubitta Bittiya Sanstha Ltd, Morang, Jalpa Samudayik Laghubitta Bittiya Sanstha Ltd, Kaski and Bauddha Grameen Bahuudeshiya Sahakari Santha Ltd, Surkhet have established one enterprise incubation centers each in collaboration with local schools in their respective working area.

Similarly, it has planned to prepare 20 stories of successful micro-entrepreneurs

to educate potential micro-entrepreneurs, but to the surprise of all a total of 155 success stories have been published in various newsletters, books and booklets. Mahuli Laghubitta Bittiya Sanstha Ltd, Saptari, has published 60 success stories, Jeevan Bikas Laghubitta Bittiya Sanstha Ltd has published 30 success stories, Unique Nepal Laghubitta Bittiya Sanstha Ltd has published 25 success stories, Himchuli Krishi Sahakari Sanstha Ltd, Kalikot and Jalpa Samudayik Laghubitta Bittiya Sanstha Ltd, Kaski have published 20 success stories each.

The action plan also has the target to organize 25 exchange visit programs for potential micro-entrepreneurs to successful entrepreneurs who have made tangible socio-economic progress after taking loan from MFIs. The objective of exposure visit is knowledge and skill transfer from successful entrepreneurs to newcomers. A total of 54 exchange visit programs were carried out exceeding the target set. Jeevan Bikas Laghubitta Bittiya Sanstha Ltd, Morang carried out 24 exchange visit programs, Himchuli Krishi Sahakari Sanstha Ltd, Kalikot 16 programs, Nawaprativa SACCOS, Nawalparasi 10 programs and Unique Nepal Laghubitta Bittiya Sanstha Ltd, Kohalpur 4 programs.

It was also agreed to promote 1000 high school graduate children of MFIs members for entrepreneurship development but only a total number of 544 high school graduate children of MFIs and Microfinance Cooperatives (MFCs) members have been trained for entrepreneurship development. Jeevan Bikas Laghubitta Bittiya Sanstha Ltd, Morang has promoted 394 high school graduate children of MFIs members for entrepreneurship development. Similarly, Unique Nepal Laghubitta Bittiya Sanstha Ltd, Banke has promoted 70, Nawaprativa

SACCOS, Nawalparasi 40, Kisan Bahuudeshiya Sakari Sanstha Ltd, Kailali 10 and Batabaran Bahuudeshiya Sahakari Sanstha Ltd, Surkhet 30 high school graduate children of MFIs members for entrepreneurship development.

The action plan has set forth to create skill fund for entrepreneurship development of youths or students in collaboration with academic institutions. Until now, contribution of Rs 2,100,000 has been made by various organizations. Contribution of Rs 1,000,000 has been made by Batabaran Bahuudeshiya Sahakari Sanstha Ltd, Surkhet, Rs 600,000 by Mahuli Laghubitta Bittiya Sanstha Ltd, Saptari and Rs 500,000 by Himchuli Krishi Sahakari Sanstha Ltd, Kalikot. The rest have been not yet contributed to the fund. The work plan had prioritized for preparing inventory of returnee migrants and their skills for encouraging them to undertake micro-enterprises for self-employment. As per the latest data, 406 returnee migrant workers have enrolled with MFIs in the inventory. They would be approached for entrepreneurship for self-employment. Chhayanath SACCOS, Mugu has prepared inventory of 125 migrants, Sahara SACCOS, Jhapa 33 migrants, Jeevan Bikas Laghubitta Bittiya Sanstha Ltd, Morang 236 migrants, Nawaprativa SACCOS, Nawalparasi 10 migrants and Kisan Bahuudeshiya Sahakari Sanstha Ltd, Kailali 2 migrants.

Each MFI was mandated to create a hardcore poor cell to oversee the inclusion of the hardcore poor and marginalized families under its service. Till now Sahara SACCOS, Jhapa has created a hardcore poor cell and provided service to 750 people. Similarly, Mahuli Laghubitta Bittiya Sanstha Ltd, Saptari has provided service to 50 hardcore poor families and

Chhayanath SACCOS, Mugu 4 people. Jeevan Bikas Laghubitta Bittiya Sanstha Ltd, Morang has established committee to carry out activities on hardcore poor.

Each MFI had to conduct survey to identify the most deprived families under their jurisdiction within six months and conduct training and organize them into groups and provide package of required services. Batabaran Bahuudeshiya Sahakari Sanstha Ltd, Surkhet had conducted survey and identified 2000 most deprived families and provided them required services. Jeevan Bikas Laghubitta Bittiya Sanstha Ltd, Morang had conducted survey and identified 624 most deprived families and provided them required services. Nawalparasi, SACCOS and Chhayanath SACCOS, Mugu also completed survey and identified 3 most deprived families and provided services.

MFIs have initiated to open 20 green shops under the ownership of the members as social business to support the marketing of members' products. A total of 7 green shops have been established. Chhayanath SACCOS, Mugu has established 3 green shops, Jalpa Samudayik Laghubitta Bittiya Sanstha Ltd, Kaski 2 green shops, Kisan Bahuudeshiya Sahakari Sanstha Ltd, Kailali and Himchuli Krishi Sahakari Sanstha Ltd, Kalikot have established one green shop under the ownership of the members.

There was target for MFIs to establish 20 Eco Villages in rural areas. A total of 7 eco-villages have been established. Among them Nawaprativa SACCOS, Nawalparasi has established 2 eco villages, Himchuli Krishi Sahakari Sanstha Ltd, Kalikot and Manushi Laghubitta Bittiya Sanstha Ltd, Kavre have established one eco-village each and the rest by other MFIs and MFCs.

MFIs had to motivate local youths to form 100 Three Zero Clubs and connect them with national and international networks. A total of 104 Three Zero Clubs have been already established in the first year itself. Jeevan Bikas Laghubitta Bittiya Sanstha Ltd, Morang has facilitated with various organizations to establish Three Zero Clubs. Jeevan Bikas Laghubitta Bittiya Sanstha Ltd, Morang has established 50 Three Zero Clubs, Kisan Bahuudeshiya Sahakari Sanstha, Kailali Ltd has established 7 Three Zero Clubs, Chameli SACCOS, Sarlahi has established 5 Three Zero Clubs and Nawaprativa SACCOS, Nawalparasi and Chhayanath SACCOS, Mugu have established 2 Three Zero Clubs each.

CSD and RMDC had to collaborate with 4 local municipalities for promoting the concept of Three Zeros in their program planning and implementation. This task could not get materialized due to corona pandemic (Covid-19) in the early days and the local governments' election in the later stage.

As per the action plan to introduce Environment Education at 10 rural schools in collaboration with Centre for Rural Technology/Nepal, Chhayanath SACCOS, Mugu had oriented 300 students and Kisan Bahuudeshiya Sahakari Sanstha Ltd, Kailali had oriented 70 students.

Similarly, each MFI had launched campaign of fruit trees plantations through its rural members who own some land. A total of 15,097 fruit saplings have been planted as an initiative so far. Sahara Nepal SACCOS, Jhapa has planted 10,000 fruit trees, Mahuli Laghubitta Bittiya Sanstha Ltd, Saptari 1700 fruit trees, Jeevan Bikas Laghubitta Bittiya Sanstha Ltd, Morang has planted 1197 fruit trees, Kisan Bahuudeshiya Sahakari Sanstha Ltd,

Kailali, 1000 fruit trees and Chhayanath SACCOS, Mugu 1200 fruit trees.

It was agreed that the progress on action plan is satisfactory and more efforts have to be put forth in the second year of the plan.

3.2 Role of Microfinance Organizations in Building New Civilization



Dr. Bhesha Prasad Dhamala moderating the session

The moderator for the topic “Role of Microfinance Organizations in Building New Civilization” was Dr. Bhesha Prasad Dhamala, Chairman of Nerude Laghubitta Bittiya Sanstha Ltd. The speakers were Mr. Sanjay Kumar Mandal, CEO of Jeevan Bikas Laghubitta Bittiya Sanstha Ltd, Ms. Bimala Yogi, CEO of Jalpa Samudayik Laghubitta Bittiya Sanstha Ltd, Mr. Dambar Bahadur Shah, General Manager of Kisan Bahuudeshiya Sahakari Sanstha Ltd and Dr. Gopal Dahit, CEO of Unique Nepal Laghubitta Bittiya Sanstha Ltd.

Initiating the presentation on the topic, Mr. Mandal said, “The gap between rich and poor is widening and the hard core poor is still excluded from financial access. Other issues are youth unemployment and increase in pace of global warming. Our economy is based on revenues generated



Mr. Sanjay Kumar Mandal Speaking in the Forum

from imports and remittance. We need to change that scenario and focus on entrepreneurship development.” In the context to change the condition of hard core poor he said, “We need not develop indicators for identifying hardcore poor as they are easily recognizable through their appearance and the way they live. It is easy to identify them if you have right mindset and eyes to see. Each staff of MFI should be assigned to adopt one hard core poor and provide required assistance so that s/he can gradually get out of poverty trap.”

Regarding poverty he said, “We have mobile app of client that is used for determining Progress out of Poverty Index (PPI). There are ten questions and members’ answers are entered in the app. This simple procedure can be used to determine PPI among our members. This app has generated fairly accurate results and has been used in various countries around the world.” He also spoke of human ATM, where he said, “ATM should also be installed in rural areas where an authorized member would be trained to facilitate members in banking transactions.” He also gave emphasis on youth entrepreneurship, and said, “We should provide skill based training, conduct interaction programs and

exposure visits to motivate the young generation to undertake enterprise of their choice to stop exodus of youths to foreign countries.” Regarding social issues, “We should motivate members to limit consumption and increase savings, increase investment in children education, health and sanitation and focus on small family and not binge on drinking, smoking and party which increase our financial burden and expenses.” These are some steps to be created by MFIs to pave a way for New Civilization, which will be free of discrimination between the poor and the rich and encourage the youths to get self-employed in locally suitable productive activities.

The second speaker on the topic, Ms. Bimala Yogi said, “Women still need to enhance their socio-economic status. To bring women in the mainstream of development MFIs have indulged them in group formation and center meetings of microfinance, provided them with collateral free loans and involved them in social interactions. Through collateral free loan, we have provided entrepreneurship support and also market access. We have helped them in reshaping their culture, ethics and norms and nowadays our members and their families are less

indulged in violence and family disputes. We have provided them financial support for investment and emergency expenses. Now, microfinance has made the women owners of their assets through collateral free loans, promotion of savings and augmentation of women empowerment by owning business and creating self-employment and self-reliance. The members are now politically conscious and have been involved in decision as well.” She said, “In future we should focus on promotion of 3 zero clubs, prioritize youth and women in production and market access and getting fair market price for their products. Furthermore, she emphasized that MFIs should educate their members on ethics and moral values as we had been doing in the initial days. These are essential elements for the new civilization.”

Another speaker, Mr. Dambar Bahadur Shah focused on prevalent issues which MFIs should be able to tackle issues of climate change, deforestation, deterioration in ethics, norms and values of staff and their accountability to the members. He said that we should save more for investment and limit unnecessary consumption. He also suggested, “We should focus more on Renewable Energy



Ms. Bimala Yogi speaking in the Forum



Mr. Dambar Bahadur Shah speaking in the Forum

Promotion and promotion of Induction Cook Stove, shifting our mindset from fossil fuel to electricity, discouraging middlemen in agriculture, retaining skilled workforce in the country and MFIs encouraging remittance from Nepali youths working abroad and discouraging them to send money through Hundi.” He also gave emphasis on developing more technical staff such as nurses and health workers for the benefit of the society.

Speaking in the session, Dr. Gopal Dahit focused on issues such as import substitute, production, entrepreneurship development among the youth and development of civilized society as well as technical digitalization. He said, “We have been importing items like coriander from abroad which amounts to Rs 5 billion to Rs 10 billion annually. Similarly, we have been importing even chilly of Rs 20 billion to Rs 30 billion and importing rice which is more than 100 billion. Similarly, we have been importing meat of Rs 40 billion to Rs 60 billion annually. All those things could be produced in Nepal. It is a pity that we have been dependent on import from abroad for the goods that we had been exporting to other countries in the early years.” He added, “We should develop functional civilized society, prioritize health and sanitation, technical and tactful delivery of microfinance service.” He also said, “We should be vigilant and watchful on current problems and devise proper strategy, work plan and programs accordingly for disaster preparedness, flood management, liquidity crisis and pandemic control.” Regarding technical microfinance service, he said, “We should focus on information technology (IT) friendly office, IT friendly staff, members, board members, shareholders and develop IT friendly networks, as well as training, package and documentation.”



Dr. Gopal Dahit during his presentation

He further added, “We should also focus on data accuracy for data based decision making, cashless banking and paperless system for less Turn Around Time (TAT) and focus on Real Time Data for various services. For this we should adopt technology like core banking system, digital loan application technology and digital saving platform for abrupt and reliable service.”

Dr. Bhesha Prasad Dhamala, moderator of the session 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 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.”

3.3 Experience Sharing on 3 Zero Clubs in Nepal

On the topic Experience Sharing on 3 ZERO Clubs in Nepal the moderator was Mr. Damodar Regmi, Deputy CEO of

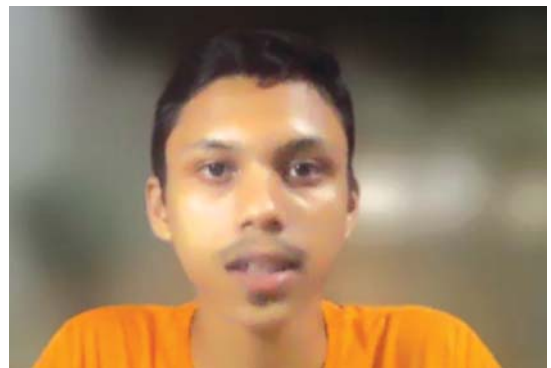


Mr. Damodar Regmi moderating the session on Experience Sharing on 3 Zero Clubs in Nepal

Jeevan Bikas Laghubitta Bittiya Sanstha Ltd. He 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 and to save the earth and sensitize the socio-economic problems endemic in the world in the current situation, we should encourage youths for taking control of the leadership through network development, advocacy and decision making role. For this, we need to prioritize 3 ZERO Clubs where each club will have 5 members from the age group of 12 to 35 years. There will be one key person, one deputy key person and 3 members in each club. For 3 Zero registration we can apply by logging on to the website www.3zero.club and join for registration. The application will be accessed by 3 Zero global center. The successful center will give approval for club registration and dispatch a welcome letter.” Regarding the focus area, he said, “The club will focus, among others, in areas like microcredit, agriculture, forestry, climate change, education, sports, health and sanitation and society.” Regarding benefits to the members, he said, “The members can share experience, explore potentials and analyze practice of social business,

issues and threats of global warming and other prevalent issues and problems endemic in the world. Members will be included in training, interaction and exposure visits.” He further added, “There are currently 17 Three ZERO support organizations in 9 countries, 288 Three ZERO clubs, 17 support organization and 27 support persons. There are currently 110 clubs in Nepal, 98 clubs in Bangladesh and 80 around the world excluding Nepal and Bangladesh. Among the members who are enrolled 52% are male and 48% are female. There is a bulletin board in the website which incorporates latest news, views and development on relevant topics concerned with concepts and practices of 3 ZERO clubs.”

Some of the members who have enrolled in 3 ZERO clubs have also spoken on their interest in joining the club as well as their experience after joining the club. Mr. Darshan Bista, resident of Ghodaghodi Municipality of Kailali said, “I am the key person. In my club there are 4 male and 1 female member. Our club is involved in environment and climate change. I am currently studying in class 10. Our club has been engaged in tree plantation, skill enhancement and leadership development. We have been sponsored and supported



Mr. Darshan Bista , member of 3 Zero Club, sharing his experience

by Kisan Bahuudeshiya Sanakari Sanstha Ltd, Lamki Chuha Municipality.”



Mr. Juni Shrestha, member of 3 Zero Club sharing his experience

Similarly, Mr. Juni Shrestha, resident of Buddha Shanti Rural Municipality of Jhapa said, “In my club there are 3 male and 2 female members. My club is involved in environment pollution and climate change. We have been involved in tree plantation for controlling landslide. We have been supported by Jeevan Bikas Laghubitta Bittiya Sanstha Ltd. We feel very proud to be involved in the 3 Zero Club. We are connected with 3 Zero Club Global Centre.”

Mr. Omkar Rai, resident of Dhankuta Municipality of Dhankuta District said, “Our club is involved in environment and climate change. We have been involved in



Mr. Omkar Rai sharing his experience on 3 Zero Club

sports, water recharge management and wildlife/forest fire.”



Mr. Rupak Gautam speaking on his experience on 3 Zero Club

Mr. Rupak Gautam resident of Suryodaya Municipality of Ilam District said, “I have been studying in Shrijana Secondary School. Our club has been involved in gardening, fruit tree plantation and tree plantation for oxygen generation where we plant Peepal (A Sacred Fig of *Ficus religiosa* species) wherever feasible.”

Similarly, Ms. Yogyata Devkota resident of Katahari Rural Municipality of Morang District said, “Currently I am studying +2 in Birat Science Campus. Our club has been involved in environment and climate change. We have been involved in tree plantation, promotion of Improved Cook



Ms. Yogyata Devkota sharing her experience on 3 Zero Club

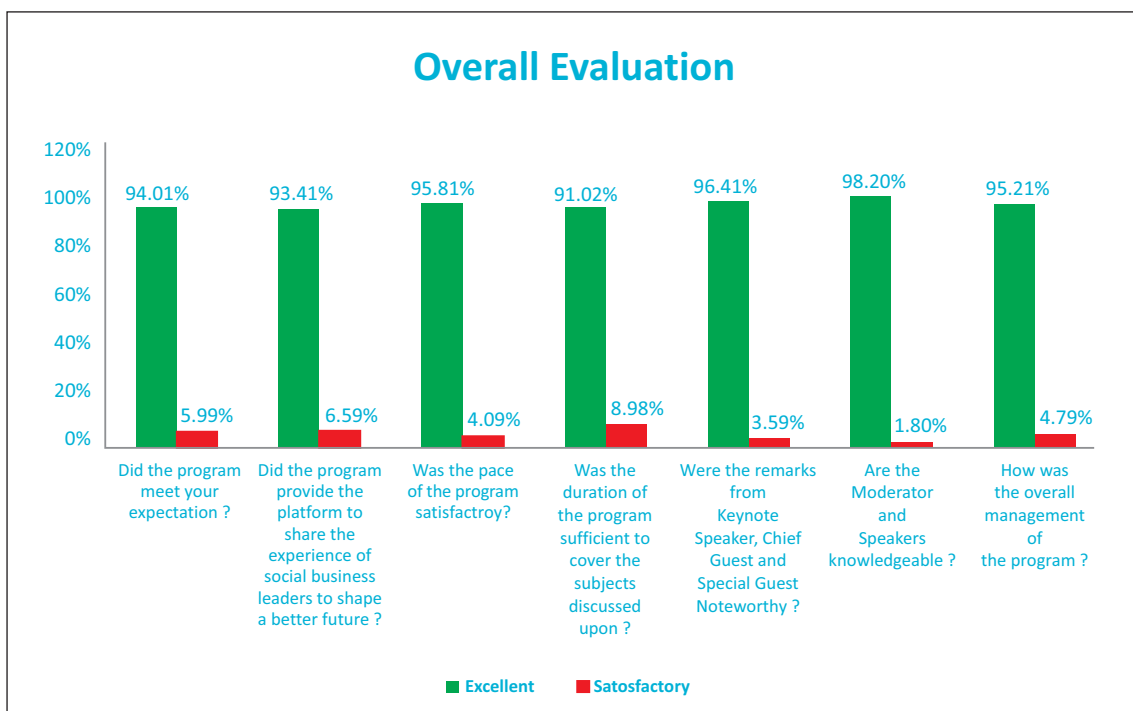
Stove, safe disposal of plastic waste and other activities for safeguard and protection of our ecology and environment.”

4.0 Program Evaluation

The feedback and evaluation of the participants were carried out through online Google form. The participants were asked 8 different Likert-scale indicators ranking 1 to 5, 1 being extremely poor and 5 being very good. Among 524 attended participants, the feedback forms were submitted virtually by 167 participants. From the Likert-scale the result is as shown below.

Among the participants who submitted the feedback forms 13.30% said that they would

like to see the speakers from national level, 6.50% from international level and 80.20 % said that they would like to see speakers from both national and international level. They also said that webinar talk programs should be conducted regularly covering relevant and appropriate issues as well as new challenges in microfinance. Although the participants were satisfied with the current moderators and speakers, they expected that CSD brought in fresh moderators and speakers who could share other additional issues and challenges as well as their individual perspective on mitigating the problems of microfinance.



Question	Rating	Percentage
Are the moderator and speakers knowledgeable?	Highest Approval Rating	98.20%
Were the remarks from keynote speaker, chief guest and special guest noteworthy?	Second Highest Approval Rating	96.41%
Did the program provide the platform to share the experience of social business leaders to shape a better future?	One of the Lowest Approval Rating	93.41%

5.0 Closing Session

In the closing session Mr. Sanjay Kumar Mandal, CEO of 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 facilitated the speakers and participants in the formulation of the Way Forward. The Way Forward is presented in the box below.



Mr. Shankar Man Shrestha giving his Closing remarks

12th Social Business Day 2022, Country Forum of Nepal

June 29, 2022

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 Sunya 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.

Addressing the closing session Mr. Shankar Man Shrestha, Chairman of the Forum Organizing Committee, said, “The achievements made on the action plan prepared by the 11th Social Business Day 2021, Country Forum of Nepali is found encouraging. He also urged the cadres of MFIs and MFCs to work to build new civilization with priority on entrepreneurship development, youth entrepreneurship, organizing 3 ZERO Clubs, promoting appropriate technology, leadership, education and health.” He added, “We have to show opportunities for youths in this country itself and not encourage them to seek opportunity abroad.” He also said, “Our initiation to

create new civilization should focus on narrowing the gap between the rich and the poor and encouraging youths to seek self-employment in Nepal itself. We should promote youth leadership through the 3 Zero Clubs.” At the end, he thanked Prof. Muhammad Yunus for his inspiring address on building new civilization and the entire team of Yunus Centre for their invaluable support and technical assistance in organizing the Forum. He also thanked the organizing committee members, follow-up committee members, moderators, speakers, CSD’s staff as well as all the stakeholders and praised their contribution in making this Forum a grand success.

Annex-1



COUNTRY FORUM OF NEPAL

(June 29, 2022)

Theme of the 12th Social Business Day: “Building a New Civilization- Before the Current Civilization Destroys Us”

Program Schedule

Time	Program Details
10:00 – 11:00	Opening of the Forum
10:00 – 10:15	Welcome Delegates and Highlight on the Program by the Chairman of the Forum Organizing Committee Mr. Shankar Man Shrestha
10:10 – 10:30	Keynote Address by Professor Muhammad Yunus
10:30- 11:00	Remarks by: Special Guest, Former Governor, NRB, Dr. Chiranjibi Nepal
Business Sessions	
11:00- 11:30	Topic: Review on Progress and Implementation of the Two Year Action Plan set by the 11th Social Business Day, Country Forum of Nepal. Speaker: Mr. Jyoti Chandra Ojha Floor Discussion
11:30 – 12:10	Topic: Role of Microfinance Organizations in Building New Civilization. Moderator: Dr. Bhesha Prasad Dhamala
Speakers:	
	<ul style="list-style-type: none">• Dr. Gopal Dahit• Mr. Dambar Bahadur Shah• Mr. Sanjay Kumar Mandal• Ms. Bimala Yogi Floor Discussion

Time	Program Details
12:10 – 12:50	Topic: Experience Sharing on 3 ZERO Clubs in Nepal Moderator: Dr. Bhesha Prasad Dhamala
	Speakers: (As nominated by Mr. Damodar Regmi) <ul style="list-style-type: none"> • Ms. Juni Shrestha • Mr. Omkar Rai • Ms. Yogyata Devkota • Ms. Nishrat Khatun • Mr. Rupak Gautam Floor Discussion
12:50 – 01:00	Program Evaluation
01:00 – 01:30	Closing Session
	<ul style="list-style-type: none"> • Summary Reporting of the Sessions and Way Forward Mr. Sanjay Kumar Mandal • Closing Remarks and End of the Forum: Chairman of the Forum Organizing Committee Mr. Shankar Man Shrestha

Annex-2



12th SOCIAL
BUSINESS
Day

COUNTRY FORUM OF NEPAL

June 29, 2022 (Ashad 15, 2079)
10:00 AM to 01:30 PM (GMT 04:15 AM to 07:45 AM)

**BUILDING A NEW
CIVILISATION
BEFORE THE
CURRENT CIVILISATION
DESTROYS US**



Centre for Self-help Development (CSD)
Nepal

OPENING SESSION



Keynote Speaker

**Nobel Laureate
Professor Muhammad Yunus**
Chairman
Yunus Centre, Bangladesh



Chief Guest

Mr. Maha Prasad Adhikari
Governor
Nepal Rastra Bank



On the Chair

Mr. Shankar Man Shrestha
Chairman
Centre for Self-help Development (CSD)



Special Guest

Dr. Chiranjivi Nepal
Former Governor
Nepal Rastra Bank

BUSINESS SESSION SPEAKERS



Dr. Bhesha Prasad Dhamala
Chairman, NIBSL
MODERATOR



Mr. Jyoti Chandra Ojha
CEO, RMDC



Dr. Gopal Dahit
Executive Director, UNLBSL



Mr. Dambar Bahadur Shah
GM, KBSSL



Mr. Sanjay Kumar Mandal
CEO, JBLBSL



Ms. Bimala Yogi
CEO, JSLBSL



Mr. Damodar Regmi
DCEO, JBLBSL

For Further Information Contact:


Mr. Bechan Giri

Tel.: 9851012857, 01-5365635, 5356786

E-mail: csd@mos.com.np

Web: www.csdnepal.org.np

Language | Registration
NEPALI | FREE

Register here to Join us: 

<https://zoom.us/j/97549096791>

Meeting ID: 975 4909 6791

OR
Scan this
QR code to
join directly.



Annex-3



COUNTRY FORUM OF NEPAL

June 29, 2022 (Ashad 15, 2079)

**BUILDING A NEW
CIVILISATION
BEFORE THE
CURRENT CIVILISATION
DESTROYS US**

Business Session Moderator

Dr. Bhesha Prasad Dhamala



Dr. Dhamala is the present and founding Chairman of the Nerude Laghubitta Bittiya Sanstha Ltd, Biratnagar. He is also founding Chairman of the Nepal Business College, Biratnagar

and has been involved in different social organizations in different capacities. He has worked in an university as a Professor for almost 36 years and worked 13 years as an Academic Administration as Campus Chief, Head of the Department and founding Registrar of the Purbanchal University. Likewise, he has supervised different research projects/thesis of the Master's level and Ph.D. He has participated in different trainings, conferences, seminars, talk programs and workshops as a paper writer, commentator, speaker and participants within the country and abroad also. He is a co-writer of the Nepal Parichaya (Book) and has written different articles published in different papers and journals. Dr. Dhamala holds an MA Degree in Economics and Ph.D. Degree in Examination for the Courses on Development. He has also completed a course from Cambridge University, England.

Business Session Speakers

Mr. Damodar Regmi



Mr. Regmi is currently the Deputy CEO of Jeevan Bikas Laghubitta Bittiya Santha Ltd. He joined the Jeevan Bikas Samaj which is the promoter of Jeevan Bikas Laghubitta

Bittiya Sanstha Ltd in June of 2007 as a Senior Manager / Department Chief. He has completed Bachelor's Degree in Sociology & Economics from Tribhuvan University, Kathmandu, Nepal and Master's Degree in Rural Development from Tribhuvan University, Kathmandu, Nepal. He has visited various countries with focus on microfinance, poverty alleviation as well as environmental protection and clean energy development and to name a few include Bangladesh, India, Thailand, Philippines, Malaysia, Singapore, China, Switzerland, Germany, Netherland, France, Kenya, UAE and Sri Lanka. He has completed Certified Trainer for Microfinance, International distance learning course on Microfinance Training of Trainer (MFToT) conducted by Asian Development Bank Institute, China Development Bank, Tokyo Development Learning Center and the World Bank in 2011-2012.

Mr. Jyoti Chandra Ojha



Mr. Ojha is the Chief Executive Officer of RMDC Laghubitta Bittiya Sanstha Ltd, a prominent wholesale lending organization in Nepal. He has more than 3 decades of experience and vast knowledge in the financial sector and had served in Rastriya Banijya Bank (RBB) in various management capacities and was retired as Executive Director. Besides he was also the Chairman of Neco Insurance Company Ltd; Executive Director of Western Rural Development Bank in Nepalgunj and also served as the Board of Director of Nepal Lube Oil Ltd. and National Banking Institute (NBI) Ltd. Aside from Management skills, he has also written more than dozen articles in the leading newspapers. He holds an MBA Degree from Asian Institute of Technology (AIT), Bangkok, Thailand.

Ms. Bimala Yogi



Ms. Yogi is the Chief Executive Officer of the Jalpa Samudayik Laghubitta Bittiya Sanstha Ltd. Ms. Yogi has been an active promoter of microfinance and development programs and is involving in raising awareness, empowering women and organizing them in saving and credit groups since last two decades. Ms. Yogi has held office as board member in various community and welfare programs in Dang District. She has participated in training

programs and workshops on topics of empowering grassroots communities, role of women in agriculture, cooperatives, and farm management. She holds a Master's degree in economics and social science.

Dr. Gopal Dahit



Dr. Dahit is a microfinance practitioner with an experience of more than two decades associating with UNYC Nepal, a prominent FINGO of western Nepal.

Currently he is the CEO of Unique Nepal Laghubitta Bittiya Sanstha Ltd and also a member of the Governing Board of CSD. He is a well-known Social and Political Activist with his close association with many national and district level institutions for social inclusion and mainstreaming of indigenous people. He has written more than a dozen of books in the field of culture, language and social inclusion and has many papers presented in various national level microfinance workshops and seminars and also published research papers in various Journals and National dailies.

Mr. Sanjay Kumar Mandal



Mr. Mandal is the CEO of Jeevan Bikas Laghubitta Bittiya Sanstha Ltd. Previously he was the Director of Jeevan Bikas Samaj, a FINGO, where he was a motivator of microfinance. Since its inception, he has played a pivotal role in the growth and

development of the organization. He has attended workshops and training on village banking model, microfinance operation, supervision and monitoring, delinquency management and so forth. He applies his knowledge and experience in training sessions. Furthermore, he has participated in international summits and exposure visits in various countries. He holds a MBS Degree in Finance from the Tribhuvan University.

Mr. Dambar Bahadur Shah



Mr. Shah is the General Manager of Kisan Bahudeshiya Sahakari Sanstha Ltd., Kailali. He is one of the founding member of Kisan and has been involved with the

Cooperative since its establishment in 1997. He has been working relentlessly in providing quality and abrupt service to his members through the use of latest state of art technology. Members of his cooperatives also receive debit card and can withdraw money from those selected ATM from Nepal and India. He has also worked effortlessly to develop entrepreneurship among his members. Currently he also serves as a Member of the Microfinance Sub-Committee of Rastriya Sahakari Bank Ltd. He has participated in numerous regional, national and international seminars and training programs in the capacity of both participant and organizer. Mr. Shah holds an MBA Degree in Banking and Finance from Indira Gandhi National Open University, India and a B. com Degree in Accounts and Management from St. Xavier College, Mumbai, India.

Annex-4



**COUNTRY FORUM OF
NEPAL**
June 29, 2022 (Ashad 15, 2079)

**BUILDING A NEW
CIVILISATION
BEFORE THE
CURRENT CIVILISATION
DESTROYS US**

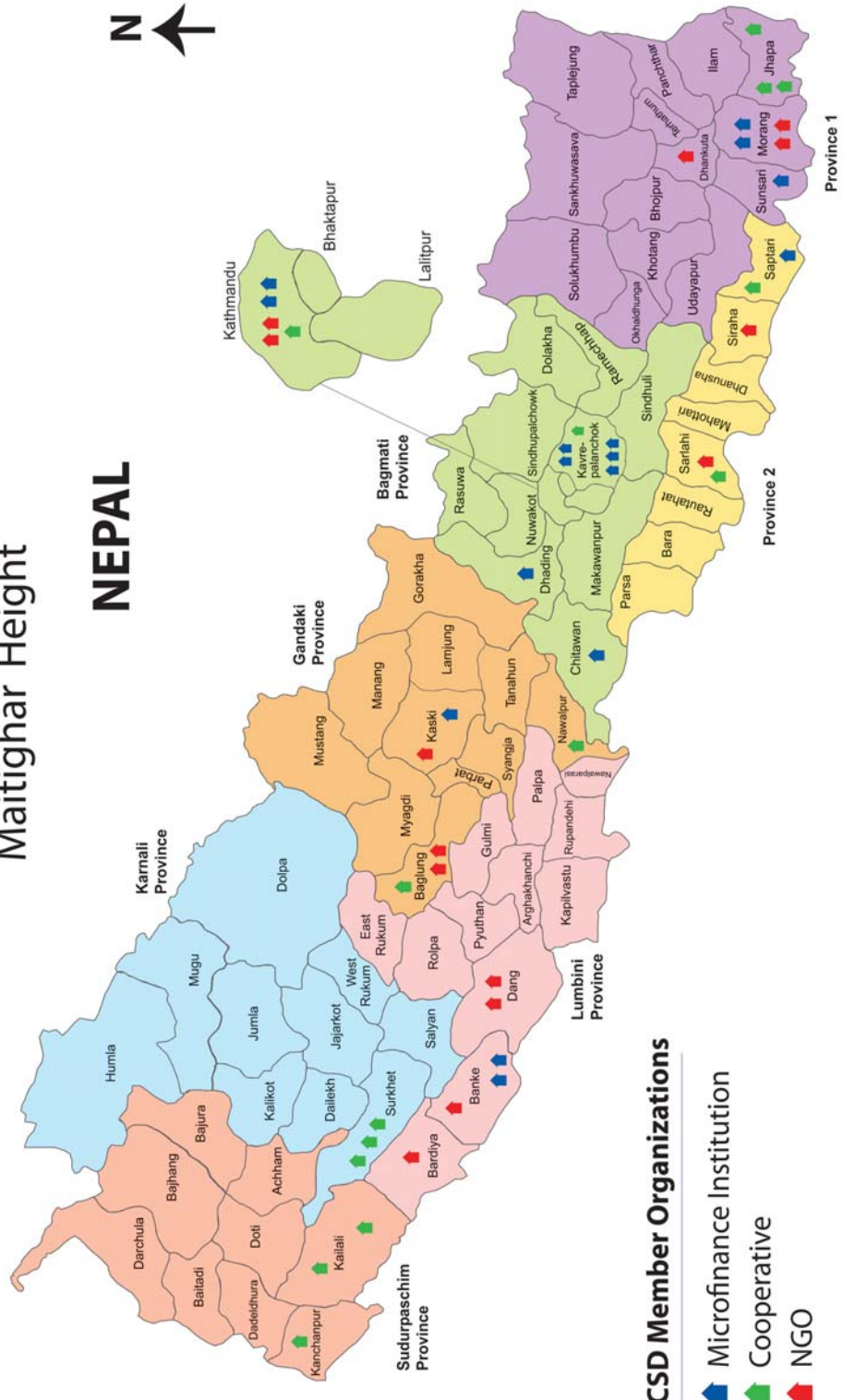
CSD Support Team

S.N.	Name	Organization
1.	Mr. Bechan Giri	Centre for Self-help Development
2.	Mr. Satish Shrestha	Centre for Self-help Development
3.	Mr. Sopan Bista	Centre for Self-help Development
4.	Ms. Renu Prajapati	Centre for Self-help Development
5.	Mr. Chandrakanta Pandit	Centre for Self-help Development
6.	Mr. Dipendra Joshi	Centre for Self-help Development
7.	Ms. Suchita Maharjan	Centre for Self-help Development
8.	Ms. Laxmi Parajuli	Centre for Self-help Development
9.	Ms. Saru Magar	Centre for Self-help Development




CENTRE FOR SELF-HELP DEVELOPMENT (CSD)

Maitighar Height

NEPAL



CSD Member Organizations

-  Microfinance Institution
-  Cooperative
-  NGO



Centre for Self-help Development (CSD)
-Institute of Microfinance & Cooperative Development

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Email: csd@mos.com.np, URL: www.csdnepal.org.np