

Glimpse



A Newsletter of CSD – March 2022, Issue 37

Exposure Visit of MFIs and Cooperatives Officials to Surkhet



Visiting Team at the Kakre Bihar, Surkhet

CSD organized a study visit to Janajyoti Secondary School, Surkhet from 21st to 23rd of February, 2022 for microfinance officials and school teachers with a view to familiarize them with the concept of entrepreneurship development amongst the student. During visit they also visited three institutional members of CSD, the Bauddha Grameen Multipurpose Cooperative Society Ltd.; the Batabaran Cooperative Society Ltd. and the Pioneer Multipurpose Cooperative Society Ltd.

The visiting team together with the officials from local cooperatives started the program by visiting Janjyoti Secondary School in Baddichaur, Barahatal Rural Municipality-5, Surkhet. They got acquainted with the various entrepreneurship activities carried out by its students.

They observed the students engaged in fish farming, mushroom cultivation, and poultry farming of different types of birds and raising piggery and rabbits. They also observed a unit makes households and farm tools and equipments and medicinal oil production from herbal plants

established in the school. The team also interacted with the students of agriculture and veterinary who are engaged in income generating activities along with their course. It was also learnt that the School has been providing small loans to the student to facilitate them to undertake entrepreneurship activities. They were highly impressed by the visionary leadership of the school principal Mr. Narayan Prasad Sigdel, who said "Entrepreneurship development among students is not at the cost of the quality of the study. We have maintained best performance results of our students in the district." The School is a unique example 'Learn and Earn' practice. Mr. Sigdel claimed that none of the students passed out from the school has been found unemployed as they passed with entrepreneurial skills.

The visiting team on the second day

In this Issue

Entrepreneurship Development ...	p. 3
Grameen Koota: The Best ...	p. 4
Leadership Development Program ...	p. 6
Training for Raising Community ...	p. 7
Self-help Eco-village Campaign ...	p. 8

visited the Bauddha Grameen Multipurpose Cooperative (BG) located at Latikoili of Birendranagar, Surkhet. Which has an operation of a total loan disbursement of more than Rs. 2.26 billion to its 19 thousand borrowers. It is the largest co-operatives of Karnali Pradesh. The team visited the Bauddha Grameen (BG) Agriculture and Research Centre established to give practical thoughts to its members on animal husbandry and agro based enterprises. BG Agriculture and Research Center is rearing hybrid breed of murra buffaloes for breeding purpose and also create awareness on improved breeds of buffaloes. In addition, a manure plant also has been established to process liquid and dried manure from buffalo dung and urine. It has produced organic fertilizer packaged and sold locally. BG agriculture also operates an agriculture farm in 2.5 hector of land. The main purpose of the Agriculture



Visiting Team at BG Agriculture and Research Centre



Visiting Team at the EDCOL Office

Research Centre is to educate its members on new agriculture techniques to increase yield. The Cooperative plan to use its Agriculture and Research Center to develop entrepreneurship among school children and is planning to start its own school soon with an aim to introduce entrepreneurship development among students.

The team also observed the Bauddha Grameen (BG) Mineral Water Industry operating by the Cooperative. It has established with the objective of providing easy access to clean drinking water to the local community at the affordable prices. BG drinking water now occupies about 70 percent of the market in the Karnali region. The organization is supplying its water by own transportation without involving any dealer.

The Environment Development Multipurpose Cooperative Society Ltd., (EDCOL) was the second Cooperative visited by the team. It has been providing services to about 32,000 members in four districts of Karnali Province and has a loan outstanding Rs 2.20 billion. It also operates a Dairy Processing Industry, which collects milk from its members and manufacture various dairy products. It has also created a fund of Rs. 10 lakh to develop entrepreneurship in schools and plans to start with two school from this year.

The Pioneer Multipurpose Cooperative Society Ltd. was the third member organization visited by the team. It has

been operating a Pioneer Detergent Soap and Chemical Factory. The manager of the organization Ms. Chandra Kumari Bhandari informed that the products of its enterprise has gained popularity in the local market by maintaining quality. According to her, the Pioneer Detergent Industry has been providing quality products to its members and locals at affordable prices.

The visiting participants also interacted with the staff of all three organizations and made various suggestions for sustainability of their enterprises as well as market of their products.

The team consisting of 27 members from 17 different organizations namely the Navapratiya Bachat Tatha Rin Sahakari Sanstha Ltd. Nawalparasi, the Jalpa Lagubitta Bittiya Sanstha Ltd., Butwal, the Nepal Mahila Samudayek Sewa Kendra, Dang, the Upakar Laghubitta Bittiya Sanstha Ltd, Banke, the Unique Nepal Laghubitta Bittiya Sanstha Ltd., Banke, the Kisan Bahuuddesiya Sahakari Sanstha Ltd., Kailali, the Udyadev Bahuuddesiya Sahakari Sanstha Ltd., Kanchanpur, the Bauddha Gramin Multipurpose Co-operative Ltd., Surkhet, the Batawaran Sudhar



Visiting Team Observing Pioneer Detergent Powder Soap and Chemical Industry

(contd. on page 7)

Remarks of CSD Chariman Mr. Shankar Man Shrestha on the Visit

Microfinance and cooperative organizations now have the best resources of their own. Our goal is to end poverty and unemployment. It is our responsibility to contribute to sustainable development of the country by playing a role in reducing the problem of poverty, unemployment and carbon emissions. The start of microfinance in the country was for eradicating poverty. We have to target the poor, the disadvantaged, and weaker sector of the people. We have to reach and build their entrepreneurial skills and get self-employed. Now we need to target the children of our microfinance members to develop them as the second generation by cultivating entrepreneurial skill in them and get them involved in their own enterprises rather than seeking jobs outside as a worker. We have to collaborate with local schools and makes them entrepreneurship incubation center like Janajyoti Secondary School. We have many fertile lands remained barren due to the out migration of our youths. Hence microfinance institutions need to develop work to develop

entrepreneurship from early age. Let's start working for entrepreneurship development by collaborating with at least one school in our respected area of work. We have organized this visit for this purpose. I think there has been a lot of learning experience for the microfinance practitioners and the school teachers by this visit. I feel Principal Mr. Narayan Sigdel is a role model. We are all inspire by his personality. We learn that in his positivity, dedications, sincerity and commitment to the mission that contributes to one's success. I urge the chief executive officers to be change agent not be just doing ritual things, be imaginative and pursue it to end poverty and unemployment.



Mr. Shankar Man Shrestha
Chairman, CSD

Entrepreneurship Development with Education: Janajyoti Secondary School, an Exemplary School in the Country



Visiting Team at the Janajyoti Secondary School

There are vegetable plots all around the school premises. Rye, garlic, squash and cucumber are being grown in different plots. Many white colored Bee hives dotted the area as well a big pond.

These orchards and gardens are being managed by the school children. The children studying in class two and three have planted cucumber, squash and persimmon in these plots and today they are irrigating the plots with guidance from senior students who are also fetching water for juniors.

This is Janajyoti Secondary School in Baddichaur, Barahatal Rural Municipality-5, Surkhet, where the students are studying as well as doing agriculture and animal husbandry related practical works. The school currently has a strength of 1,200 students from Nursery to 12. Professional skills are taught from class 6 to 8 and elective agriculture subjects are taught in class 9 and 10. Higher secondary offers 18 months of agriculture and veterinary studies as well as 3 year diploma in agriculture and veterinary. There is also a herbal processing plant that produces medicinal oils like Lemongrass, Mentha, Palmaroja in the School area. The school fish pond currently has more than one lakh fishes. There is also a greenhouse with the capacity to produce 10,000 plants in nurseries. Cages have been built to hold 1500 chickens as well as there are also 40 to 50 pigeon pens. The school also runs a homestay near to the school and also has own tractor and a bus. Last year alone the school was visited

by teachers, staff and students from 66 schools across the country for observation and study.

Cultivation of vegetables and fruits and rearing domestic animals like - goat, rabbits, and pigeon as well Bee keeping skills are imparted to the students and also provides them opportunity to earn income while studying. Students here have the opportunity to become entrepreneurs if they so wish and many poor students are paying their fee with the income they generate from their plot of land in the school. Some of them have even availed loan from the school to undertake various businesses at school as well as from their home.

This is why Janajyoti Secondary School has become a unique model school for developing entrepreneurship amongst school children in the country and the school Principal Mr. Narayan Prasad Sigdel has been instrumental in facilitating all these activities at his school.

Like his school, Mr. Sigdel is a model person and he even does not have his own chair and separate Chamber. "He is the principal without chair." When it comes to making major decisions, he perform the tasks from where he is and has delegated his administrative and teaching authorities to two other senior teachers of the school. Most of the time he spent and works hard outside the school for the development of entrepreneurship among the students as well marketing of the products made by his students. Despite his busy schedule, "Narayan Sir" as everyone calls him; knows the names of all his students and activities they are doing. He has been the Principal of the school for last 24 years. He says "we have not only taught them course from books but also taught student to earn money as they study".

Narayan Sir has determined that no one should be deprived of education due to poverty and no one should be jobless after they passed out from the school. He believes every student has their potential and if they are skilled then they can become competent human resource in future. He further added that there is no need for our students to go abroad for employment. It is a school of a different kind. The main goal and objective of this school is education as well as business learning. The school has the slogan "learn and earn, earn and learn".

In this regards Principal, Mr. Narayan Prasad Sigdel informed that the students have been given the opportunity to earn money by doing business along with their studies to



Mr. Narayan Prasad Sigdel Sharing his Idea

(contd. on page 5)

Grameen Koota:

The Best Practiced Microfinance Institution in India



A Glimpse of the Webinar

The Centre for Self-help Development (CSD) organized a webinar talk on “Experience of Grameen Koota, a Bangalore based prominent MFI on Poverty Reduction and Employment Creation in India” to acquaint microfinance and cooperative officials, staff and concerned stakeholders from Nepal with policies, strategies and working modalities for dealing with pertinent issues like poverty reduction, employment generation and overall sustainability of the MFIs. This is 18th webinar series conducted by CSD, which was organized on January 10, 2022. Mr. Srivatsa HN, Business Head- Retail Finance and Group Lending, CreditAccess Grameen Limited, was the key speaker of the program. It focused on the business model based on the strategy of sustainability, resilience and socially relevant concept to tackle these issues as well as overall long term viability. The talk program also prioritized on corporate governance policy to achieve highest standards of professionalism, practice, accountability and integrity as well as disclosure and transparency of MFI’s business operations. The webinar was moderated by Dr. Sumitra Manandhar Gurung, Chairman of the Swabalamban Laghubitta Bittiya Sanstha Ltd.

During his presentation, Mr. Srivatsa said, “CreditAccess Grameen Limited, an erstwhile Grameen Koota, is the largest microfinance institution of India with the largest microfinance market share in the world. It was founded in May 1999 as a project under the T. Muniswamappa Trust (TMT), an NGO based in South Bengaluru. The Grameen Trust, Bangladesh provided seed capital funding of \$35,000 to TMT for replicating the Grameen Bank Bangladesh microfinance model. The institution adapted the Grameen Bank’s group lending methodology of microfinance to the Indian environment and launched operations in Avalahalli on the outskirts of South Bengaluru. It offered collateral-free loan, services to women from the bottom of the economic pyramid with the aim of creating equal opportunities and inclusive development for both rural and urban poor. The loans intended to help customers raise their standard of living and break their vicious poverty cycle. The institution steadily groomed a class of mature and financially literate women entrepreneurs who began to outgrow the group lending model. The target set of customers are women because they are ambitious and can contribute to community

and country’s socio-economic environment. He said, “99.98% are women borrowers and total number of loans disbursed is 27.3 lakh. In 2007, the microfinance activities of CreditAccess Grameen were transferred from NGO to a well-regulated and registered Non-Banking Financial Company (NBFC) of India, which subsequently got reclassified into a regulated and governed Non-Banking Financial Company – Micro Finance Institutions (NBFC-MFI) entity by the Reserve Bank of India (RBI) in 2013.”

With regards to its financial details as of 2021 Mr. Srivatsa outlined, “The gross assets under management (AUM) is IRs 1,35,86,87.0 lakh (3.26% year over year (YoY)), total income IRs 24,46,07.2 lakh (+44.60% YoY), Pre-Provision Operating Profit is IRs 9,51,76.1 lakh (+36.18% YoY), Return On Assets(ROA): 0.93% and Return on Equity (ROE): 4.04%.” Regarding human capital, he said, “Percentage of employees from local community is 97.92%.” He further highlighted, “As of 2021 there are 1.5 products per customer, 87% customer retention rate, and 5,971 branch audits performed through automated digital application. It has presence in 14 states and one union territory which includes 1,424 branches in 265 districts. It has 14,399 employees with 39.1 lakh active borrowers (-3.54% YoY). The organization is the only MFI to integrate world standard core banking solution and perform end-to-end digitization of field operations in India.”

The organizational culture with regard to human resource he said, “90% of staff are fresher with no earlier experience. The family members of clients are given priority for recruitment in the organization. The branch managers and loan officers are transferred across different branches bi-annually for organizational development. Lateral recruitment for deserving candidates is done after providing them rigorous induction training.”

On geographical selection and expansion of services Mr. Srivatsa said, “The organization has a strategy for calibrated expansion through contiguous district based approach as it believes in deeper penetration within a particular district within three years of operation and then only goes for graduation through market diversification.” He further informed, “The geography selection is based on availability of infrastructure, capacity, historical performance, trend, socio-economic and political climate risk and growth potential of a particular district. Further it also ensures consistent replication and expansion of this service to other geographical areas.”

With regards to loan products, he informed, “The organization offers mainly Income Generation Loan which supports business enterprises and income enhancement activities of the clients like purchasing fixed assets to installing additional machinery. It also intends to meet the additional working capital requirements of the client’s enterprise. The MFI offers flexible collection following weekly, fortnightly or monthly collections period. The Clients can avail loans up to IRs. 1,00,000/- for Income Generation Loans where the interest rate is 19.25% per annum. The maximum ceiling of such loans are fixed at IRs One lakh and with maximum interest being fixed at 19.25% per annum with duration of loans from one year to three years.”

The presentation was followed by question answer session moderated by Dr. Sumitra Manandhar Gurung. One of the participants Mr. Udaya Raj Khatiwada, CEO of the Swabalamban Laghubitta Bittiya Sanstha Ltd queried



Participants of the Webinar

on the strategy taken to reduce operational cost of Grameen Koota for which Mr. Srivatsa informed, “One of the important strategies is to opt for market penetration where it is necessary to have less number of centers but more customers so that the field officer will be able to handle more number of customers thereby optimizing his/her centre visits by having contacts with more customers. Another strategy is to focus on product diversity where a customer is eligible for various loans at one time.”

In response to query raised by another participant Mr. Gobind Bahadur Raut, from Muktinath Bikas Bank Ltd on Covid-19 measures implemented on organization, Mr. Srivatsa said, “During the COVID-19 pandemic short videos like vaccination drive and similarly during monsoon precautionary measures on malaria were shown. The first 10 minutes of centre meeting is allocated for loan collection, the next 10 minutes for orientation towards loan products and the last 10 minutes is allocated for Jagrati Program where

a readymade letter on social issues/affairs is read to the customers through tablets.”

During the closing session, speaking from the chair, Mr. Shankar Man Shrestha, Chairman of CSD said, “Grameen Koota is adhering to Grameen principles and maintaining core values, code of conduct, strict compliance mechanism. Even after change in its legal status it has not compromised on the fundamentals of microfinance principles relinquishing the basic tenets of microfinance. Mr. Shrestha further stressed Nepalese microfinance sector can learn many good practices from Grameen Koota as the sector here has been relinquishing the basic tenets of microfinance principles and Grameen work culture being disintegrated.” However he contemplated this episode will help attain mutual growth and overall sustainability of the microfinance sector in Nepal. In the end he thanked webinar moderator, key speakers as well as all the participants present for making it lively, interactive and successful.

(... contd. from page 3)

Entrepreneurship Development ...

make them financially capable, skilled and self-reliant from school age. As the majority of students are from poor families, both education and earnings are going side by side. There is no fee charge in the school from nursery class to class 10 but it charges minimum fee only for higher secondary level. Also

the fee can be paid after the students start to earn from his/ her enterprise. The school, as he says, works on the concept of first search, research and invest. In this line, the school has raised a small fund to give small loans to the needy students in order to start a small business enterprise.

Lastly during the visit, Mr. Narayan Sigdel stressed on the government policy formulation to include the school in the productive sector and involve school students in the production so as to change the current situation of producing only manpower to be sent abroad for foreign employment.

Leadership Development Program for Enhancing Leadership Capacity of Women Microfinance Practitioners



Participants of the Women Leadership Development Program

The Centre for Self-help Development (CSD) has organized a two-day leadership development training to upgrade the leadership capacity of managers.

Speaking in the opening session, Mr. Shankar Man Shrestha, Chairman of the Centre for Self-help Development (CSD) said that the microfinance program had upgraded the poor women in to micro entrepreneurs and made them self-reliant. "The thrust of microfinance is that the women reach to leadership and be the architect of their own fate. We have been grooming them for leadership from the very beginning as a center chief. Similarly we want hard working staff be able to reach the top and lead MFIs as Chief Executive Officer. I urge the participants to demonstrate their capabilities and lead the organization." Shrestha said. He further said that microfinance could be an important tool to create employment opportunity for the youth within the country. "Just as mothers lead families to success, the women staff should be able to run their organizations. You all have potential. It is important to use it properly. If you are lazy, ability alone does not work. Even with knowledge, negative thinking is a problem. The most important thing is to keep yourself always active and energetic. Also, it is important to spend your energy, knowledge and abilities on positive things. The MFIs need to be aware of their mission, goals and objectives. Lately, chief executives have focused on their own wellbeing. You should clients

first then the organization and yourself in the last. You should work to raise the living standard of the clients. There is a lot of negative news about microfinance these days. In some districts, there were reports that microfinance members had to flee the village to escape from the torture of microfinance. Microfinance practitioners should watch if client members have improved their condition or not. It remains to be seen whether the members are getting financially strong. One could not forget the mantra that the "organization is strong only if the members are strong". For this, the member had to be properly monitored as taking care of her one's own children." Shrestha said.

The training was organized by CSD on March 3 and 4, 2022 with the objective of making the microfinance sector dynamic with new energy enhancing women leadership. The training was attended by senior women microfinance practitioners.

Mr. Bikal Prasad Sherchan, the master trainer, said that the leadership needs to be mindful for success. During the training, Sherchan covered aspects such as what constitutes Mindful leadership, the concept of mindful leadership, how to practice mindful leadership, the principles of mindful leadership, its positive impact on personal and institutional life, and the practice of mindful leadership in the global environment. Mr. Sherchan also provided theoretical as well as practical inputs for mindful leadership. In this

course, he also preformed various meditation methods on mindfulness.

Speaking at the concluding ceremony, Mr. Bechan Giri, Executive Chief of the Centre for Self-help Development (CSD), stressed on the need for mindful leadership to solve the problems faced by women microfinance practitioners in microfinance. "The training must have given a sense of confidence and enthusiasm. Now you want to see what you have learned in the training applied in the field. Apply this learning in your job as well as spread it among your colleagues. Unless you put what you have learned into practice, you will not achieve anything. At the same time, it is important to know who we are, to move forward towards our duties and responsibilities. Our goal is to empower the poor. It's time to dump her and move on." Giri said.

Mr. Satish Shrestha, director of the Centre for Self-help Development, said that the program was organized by CSD targeting the women managers to develop their capacity to run their organizations effectively and efficiently. Stating that the leadership of microfinance needs to be better than before and the training was organized with the motive of empowering the women officers and solving the problems of microfinance in a more stress-free manner.

Participants gained enough knowledge and mantras as well as energy from the training to become a good, prudent and capable leader.

Training for Raising Community Awareness on COVID-19 through Microfinance Staff

The training programs organized to raise public awareness about corona pandemic among microfinance staffs, members and the community have been found to be effective. This was stated by the participants of the review program of the training of trainers on COVID-19 awareness creation on community which was jointly organized by the Centre for Self-help Development and RMDC Microfinance with the technical assistance of the Opportunity International, Australia.

The review program was participated by the trainers of the training held on August 15, 2021 and on September 16, 2021. Those who had successfully completed the both training program present in the review program held on January 18, 2022 and January 31, 2022 where they presented their progress and impact of their training on the members and other communities. On the occasion, the participants said that they conducted series of trainings among the staffs and members. After the training, the percentage of vaccination among



A Glimpse of a Review Program

microfinance staff and members has increased, past misconceptions about Corona have removed, fears and illusions have gone away, safety measures have been adopted, infection and mortality rates has reduced.

Speaking on the occasion, Mr. Shankar Man Shrestha, Chairman of the Centre for Self-help Development (CSD), said that the training was organized considering the use of microfinance network as a powerful medium to spread the message to the people. "The microfinance network is an effective and huge network for raising public awareness about the Corona pandemic. We could spread knowledge and awareness about the

Corona Pandemic to the communities. When the first wave of the Corona pandemic hit the microfinance sector, I met Dr. D.S.K. Rao and he offered to train Nepal's microfinance practitioners on the Corona Virus. His team agreed and also the expenses of the resource persons were borne by the Opportunity International Australia.

The concept of the training was to raise awareness about the Corona Virus among the community through senior microfinance officials, branch managers, field staff and the chiefs and deputy chiefs of the center. The aim was to minimize losses of lives from COVID-19. It has helped to keep microfinance members and staff out of infection by the virus as much as possible." Shrestha said.

Speaking on the occasion, Mr. Jyoti Chandra Ojha, Chief Executive Officer of RMDC said that the trainings have created awareness among the lower strata of the society about corona and enhanced the image of microfinance in the society.

(... contd. from page 2)

Exposure Visit ...

Multipurpose Co-operative Ltd., Surkhet, and the Pioneer Multipurpose Co-operative Ltd., Surkhet. The visiting team was led by Mr. Shankar Man Shrestha, the chairman of CSD.

The visit concluded on 23rd of February, 2022 with a review meeting on the lessons learnt at Hotel De Namaste, Surkhet. The participants framed a six point way forward to be implemented after they return to their respected organizations.

Way Forward

1. The participants will share the learning and experiences of the visit with their Board, members and staff.
2. CSD will provide scholarships of Rs. 30,000 each to 10 students of the Janajyoti Secondary School.
3. CSD and Janajyoti Secondary School will collaborate with Godawari Resort Lalitpur to use its 3.05 hector of land for incubation of entrepreneurship development among Students.
4. Each of the participating organizations agrees to implement the practices of the Janajyoti Secondary School in partnership with one of the high school in their area.
5. The participating organization will provide necessary loan to the students who have passed out from the Janajyoti Secondary School in the case they happen to come from their locality.
6. Students who have completed their studies in agriculture and veterinary from the Janajyoti Secondary School will be provided on-the-job training by MFIs and the cooperatives to use their expertise to assure their members in practicing agriculture and livestock enterprises.

Self-help Eco-village Campaign Taking off at Dharpa and Masine



Resource Person Teaching about Minerals for Goat Feeding at Masine, Chandragiri

The initiation of the Centre for Self-help Development (CSD) to develop rural villages as a self-help village is gaining momentum in Dharpa village of Sindhupalchowk District and Masine village of Kathmandu District.

Under the self-help eco-village development program for Rural Technology (CRT/N) in coordination with partial financial support from Manushi Laghubitta Bittiya Sanstha Ltd. (MLBS). Improved Cook Stove (ICS) training was successfully concluded in Dharpa-03, Barhabise Municipality of Sindhupalchowk district from 19th to 25th December, 2021 (Poush 04 to 10, 2078). The objective was to mitigate carbon emission and embrace the concept of environment friendly village development.

A total of 7 selected members of MLBSL participated in the training. Mr. Farsh Tandan from CRT conducted the training for seven days that provided knowledge on how to make improved cook stove. The participants were able to build ICS in three household after the training was completed and they will pass the learned skills to other villages coming day.

Similarly, with the objective of improving the living standards of the people from Masine-02, Chandragiri, Kathmandu in a joint collaboration

with Mahila Sahayogi Bachat Rin Sahakari Sanstha Ltd. and CRT, the second phase capacity building training on "Goat Shed Management Training" was held from 14th to 15th of February, 2022 (Falgun 2-3, 2078) where two goat sheds were built through the illustration of resource person hired from the livestock office of the government. Fifteen female participants from Masine village, 4 personnel Mahila Sahayogi Bachat Tatha Rin Sahakari Sanstha Ltd. and 1 personnel from CRT were present in the training. The third phase of the program was focused on how to feed nutritional diet for rearing healthy

goats. So, the training on 19th of February, 2022 (Falgun 7, 2078) was conducted by teaching to the people of Masine on the process of mixing minerals from salt, red mud, egg shells, flour and forming a solid ball to feed goats. Monitoring of the goat shed from the second phase capacity building training was also completed on the same day.

The Eco-Village Development (EVD) is a bottom-up, integrated development approach, capable to empower local communities by engaging them actively in the decision making through a participatory planning process. The concept offers a basket of solutions, which contributes in achieving climate mitigation, adaptation and resilience as well as contributes in employment generation and poverty reduction.

It is an integrated concept based on participatory village planning processes engaging the whole community and ensuring equal participation of women and men. It is very important to ensure participation of the villagers, especially of the women. They are major stakeholders as they are the one who are cooking, collecting firewood, water, and work in the agriculture, and often are not participating in the decision making.



A Scene from Goat Shed Management Training at Dharpa, Kavrepalanchowk



Centre for Self-help Development (CSD)

- Institute of Microfinance & Cooperative Development

P.O. Box 8852, Maitighar Height, Kathmandu, Nepal

Tel.: +977-1-5365635, 5356786, Email: csd@mos.com.np, Web: www.csdnepal.org.np

