

# Glimpse



A Newsletter of CSD – December 2023, Issue 44

## CSD's Thirty Second Annual General Meeting Urges MFIs to Work for the Prosperity of their Members

CSD's Thirty Second Annual General Meeting Urges MFIs to Work for the Prosperity of their Members

The 32<sup>nd</sup> Annual General Meeting of the Centre for Self-help Development (CSD) was held on Sunday, December 10, 2023. The meeting urged Microfinance Institutions (MFIs) and Microfinance Cooperatives (MFCs) to work for improving their financial health as well as prosperity of the target group i.e. the poor and the deprived should be the sole areas of microfinance, the members said. The General Assembly also felt that the MFIs should bring out special schemes for the grown up children of microfinance members to get them self-employed so that they do not need to leave place of their birth.

It was also unanimously agreed that young boys and girls be educated on the concept of three zeros (zero poverty, zero unemployment, and zero net carbon emissions) and organize them into three zero clubs.

In the assembly, the Chairman of CSD, Mr. Shankar Man Shrestha, on behalf of the Governing Board said, "The microfinance sector is entangled in a turmoil due to its mission drift and the profit-centered approach. It is now the responsibility of the Board of Directors and CEOs to put the MFIs on the right track by adhering to the values, norms, and fundamentals of microfinance and following best practices." Mr. Shrestha also reminded that the purpose of microfinance is not to make the members over-indebted but to make them self-employed entrepreneurs to end poverty and unemployment.

He also informed that a total of 1299



CSD Chairman Mr. Shankar Man Shrestha Addressing the Assembly

microfinance employees benefited from the training conducted by the Centre. The Centre has also launched a three-tier entrepreneurship development program to cultivate entrepreneurship skills among microfinance members. He reported that 24 senior officials from 18 microfinance institutions and microfinance cooperatives have been trained as master trainers in entrepreneurship and in turn trained 365 field staff as trainers to train the members for developing them as entrepreneurs.

Commenting on the report of the Governing Board, the Chief Executive Officer of Jalpa Samudayik Laghubitta Bittiya Sanstha Ltd., Mrs. Bimala Yogi mentioned that microfinance institutions should contribute to socio-economic transformation of the poor and underprivileged.

The Deputy Chief Executive Officer of the Chhimek Laghubitta Bittiya Sanstha Ltd., Mr. Deepak Nidhi Tiwari opined that the role of CSD in the

development of microfinance is instrumental and should be further continued through proactive trainings.

During the discussion, Mr. Bharat Sah, the Chief Executive Officer of Chameli SACCOS made critical remarks on the performing style of microfinance and cooperatives that resembles the style of the traditional money lenders who are concerned only to lend money and collect back by any means ignoring the capabilities of the clients.

Mr. Bishnu Prasad Baral, Secretary of Shreejana Bikas Kendra, expressed

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# Floriculture Adds a New Dimension to the Agriculture Practice of Villagers in Masine

The eco-village concept has been implemented in Masine, a village under ward no. 03 of Chandragiri Municipality of Kathmandu. It has brought numerous changes in the agriculture practices of the families living there, with the support of CSD, Mahila Sahayogi Bachat Tatha Rin Sahakari Sanstha Ltd. (Mahila Sahayogi) and CRT-N.

Vegetable farming in the tunnel, stall-fed goat farming, and poultry farming are the prime practices of families there. In a Floriculture Training held at the Champashikhar Basic School, Mashine, on June 14, 2023 (31 Jestha 2080) by resource person Ms. Astha Shrestha, an agriculturist, delivered the technical sessions of in floriculture. There were a total of 35 participants in the training who were the members of Mahila Sahayogi cooperative. They have been involved traditionally in a seasonal flower business targeting festivities such as Dashain and Tihar to sell the flowers such as Sayapatri and Makhamali. The eco-village team identified the potential of the commercialization of floriculture and organized the training among the members. Specially, training focused on improving their existing skills and practices for the cultivation of varieties of flowers apart from the traditional ones. The training has broadened their theoretical and practical knowledge to engage them as full-time flower growers and also to help uplift their income through commercialization of flower business.

The training covered topics such as



**Participants Completed a Training Session by Planting Flowers**

the selection of flower types for commercial production, flower propagation techniques in the nursery bed, flower cutting techniques, and cultivation inside plastic tunnels in the winter season, between November and May, to get production in the cold and frosty seasons in the highlands and mid-hills. They also learned ways to prevent insects such as thrips, aphids and red leafhoppers. Similarly, mitigation measures for diseases such as leaf spot, leaf blight, Botrytis rot, powdery mildew, etc., were discussed. Likewise, they got informed on irrigation and manuring techniques for different kinds of flowers and the time of planting different varieties of flowers.

The course also highlighted flower plucking, methods of pre-shipment treatment, method of packaging, cold-treatment and storage, nursery

management and location selection, setting up a nursery, and seed production. The participants were happy to receive the support of seeds of Sayapatri flowers in a nursery tray filled with the coco-peat and vermicompost mixture, which they prepared as a part of the practical session. Among the 35 trainees, 29 have started floriculture practice after the training.

The production, marketing and pricing of flowers vary each year owing to different factors such as the timing of the festival, weather suitability, occurrence of diseases, market competency, demand and supply. The farmers earn up to 50 thousand rupees by selling the flowers in the peak season. Ms Fulmaya Tamang, one of the participants in the floriculture training, claimed that they got better prices when they sold the garlands in Kalimati bazaar. She chose to take her 2m long Sayapatri garlands to the market rather than selling the flowers at per kg price to the middlemen or wholesalers at her home in a lower price. She mentioned, "This year, despite good production and matching time of flowering and festival dates, the farmers could not get better prices due to import volumes of flowers from India."

Despite the tremendous potential of the floral market, there are many challenges and hurdles in the floriculture sector. A farmer cannot be assured singularly of their efforts for better production and profit making unless they are well equipped to combat unfavourable climatic conditions, disease outbreaks and a stable market. The microfinance institutions, including Mahila Sahayogi, operating in the grounds of the community and the members, have ample opportunities to explore their further roles to support the floral business expansion and its continuity beyond the loan disbursement and regular transaction-based relation that could secure and add to their investment. The capacity building training, delivered annually, needs to be followed by technical guidance, marketing and other facilitation upkeep for a fruitful investment in green businesses such as floriculture.



**One of the Beneficiary after Harvesting Flowers**



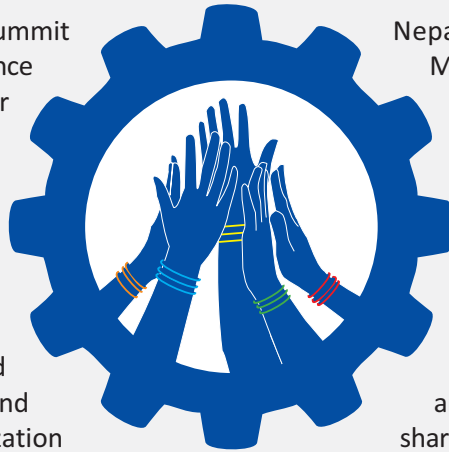
# The Fourth National Microfinance Members' Summit to be Held on 17-18, February 2024 with the Theme “Prudent Microfinance, Prosperous Members”

The National Microfinance Members' Summit (NMMS) is the largest forum of microfinance fraternity. It was first launched in the year 2016 with the initiation of prominent microfinance institutions and cooperative organizations. It was coordinated by the Centre for Self-help Development (CSD).

It is a platform where all the stakeholders including members, microfinance practitioners, promoters, CEOs and representatives of regulatory agencies and government, wholesale lending organization such as commercial banks sit together, shares ideas, discuss about current happenings and take new measured and solutions for problems. In line with this the three events of the NMMS were successfully organized with different themes so far.

The 1<sup>st</sup> NMMS was organized on 2016, with the theme of “Entrepreneurship Development, A Solution for Poverty Alleviation.”, 2<sup>nd</sup> NMMS held on 2018 with slogan of “Clean Microfinance, Our Campaign” and the 3<sup>rd</sup> Summit was held on 2022 with the theme of “Let's Expand Enterprises to each household and Reduce Poverty to Zero”. MFIs and MCOs to have been walks for poverty reduction by generating employment among the members and transforming their socio-economic condition.

The 4<sup>th</sup> National Microfinance Members Summit is planned to be organized on February 17-18, 2024 in Kathmandu,



Nepal. The theme for this time is “Prudent Microfinance, Prosperous Members”. The 4<sup>th</sup> NMMS platform will be expected to be attended by about 700 participants.

During the two days program, sessions will be carried out to discuss on various burning issues including the Present Context, Problems faced by microfinance sector in the present day and other pertinent issues relating to unemployment and environmental degradation. Experience sharing session will also carried out on concept of 3zero clubs and eco-village development. Similarly, there will be live interaction between journalist and client members based on their experience in microfinance. Besides that, there will be a session policy issues amongst the political leaders and policy makers to short out the policy problems facing by the poor and deprived.

The 4<sup>th</sup> National Microfinance Member Summit came up with a declaration that will aim to bring enthusiasm and invigorate microfinance sector to strengthen microfinance to serve the poverty stricken masses and the unemployed youth to bring to the field of microfinance sector through the adoption of durable self-supportive mechanism.

On the same occasion best performing microfinance organizations, client members and employee will be awarded in three different categories for enhancing their morale.

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## CSD's Thirty Second ...

the problems and said that he felt these were the intention of microfinance institutions, stating that they were too commercial and guided by the profit motive. He suggested that microfinance practitioners should not be profit-oriented

and greedy. He said that microfinance is a social business. The meeting passed the Report of the Board of Directors presented by the Chairman along with the Report of the Auditor for the year 2022/23.



Launching of the Report of 13<sup>th</sup> Social Business Day



Participants of the AGM

# CSD's Two-Day “Manager as a Coach”

## Program Sets the Standard to Build the Capacity of Managers

The Centre for Self-help Development (CSD) organized a two-day training program titled “Manager as a Coach”, with a view to capacitate branch managers of Microfinance Institutions (MFIs) to lead their staff to manage and resolve problem facing in branches. The training program was conducted in three groups where a total of 68 branch managers being trained.

The objective of the training program focused on providing branch managers necessary knowledge and tools so that they create essential and needful environment in their branch and focus not only on achieving specific goals and objectives from their staff members but help them improve their overall performance. It also focused branch managers to create an environment to reach the individual and organizational goals of staff members by providing necessary guidance and support and developing their long term skills and abilities rather than focusing on immediate outputs.

Discussing with the participants, Mr. Shankar Man Shrestha, the chairman of CSD, had shown concern in the declining quality of the microfinance sector and urged the branch managers to apply the concept of the “8 Zeros,” which highlighted on the need to maintain zero inactive clients, Zero dropouts, Zero gap between outstanding loans and savings, Zero misuse, Zero default, Zero poverty, Zero fraud, and Zero duplication. Mr. Shrestha urged all branches to implement this on their operation for super performance.

Mrs. Uma Joshi Bohora, an independent director and Mr. Narendra Singh Bist, CEOs of the Swabalamban Laghubitta Bittiya Sanstha Ltd., and Ms. Shova Bajracharya, CEO of Manushi Laghubitta Bittiya Sanstha Limited, emphasized the significance of regular coaching for proper guidance to lead the staff and stressed the application of training skills. Furthermore, they urges all participants to apply the knowledge gained from the training to practical use in their respective roles with the ultimate goal of enabling the company to thrive and maintain its competitiveness in the market.

Renowned management trainers, Mr. Bikal Prasad Sherchan and Mrs. Usha Malla Singh facilitated the program.

On day one, Mr. Sherchan explored positive impact of mindful leaders in the workplace and opined that happy and mindful manager can provide proper direction, guidance, and delegate tasks to the employees based on their strengths. He has conducted some practical meditation session of mindfulness to demonstrate its role in achieving goals.

Subsequently, Mrs. Usha Malla Singh introduced the innovative “Manager as an Astrologer” concept, sorting participants by horoscopes to illustrate the practical applications of these traits in coaching. At the end of the first day, she conducted a role-play discussing the use of the GROW Model while dealing with clients and employees. As a result, she advised participants to let their employees make their own decisions.

The second day, Mr. Sherchan explored five hindrances to success and happiness: attachment, aversion, ignorance, envy, and pride, offering mindful exercises to help participants overcome these potential obstacles. The session delved into the concept of happiness and the pivotal role meditation plays in achieving it, highlighting that true happiness resides within and should not be sought externally. Mrs. Singh introduced coaching principles and essential skills, placing a strong emphasis on the role of mindfulness and meditation in fostering self-awareness. The session explored various aspects of human behavior including motivation, emotions, and effective communication within the workplace. A body scan meditation exercise was included in this segment.

On the closing session participants shared their experience of the training that the valuable insights they had gained which would assist them in fulfilling their managerial responsibilities upon returning to their respective positions. They also conveyed their belief in the immense value of the knowledge and skills acquired, emphasizing that the insights from the training would be instrumental in improving their future job performance. Mr. Satish Shrestha, CSD Director, concluded the event with the distribution of certificates to all the 68 participants who had completed the two-day training program.



Participants of the Trainings



# CSD Trying to Capacitate Internal Auditors of MFIs and MFCs

In a proactive effort to fortify the microfinance sector, the Centre for Self-help Development (CSD) orchestrated a successful three-day training program titled “Internal Audit & Control” from December 20-22, 2023 (Poush 04-06, 2080). The program was designed and catered specifically to 24 internal auditors of different microfinance institutions (MFIs) and microfinance cooperatives (MFCs), aiming to familiarize them with role and regulations of internal auditors. The training was focused on procedure for conducting internal audit and controlling different forms of frauds and errors and ways to mitigate them. The aim of this training was also to update internal auditors about the guidelines and standards set by Nepal Rastra Bank (NRB), Credit Information Bureau (CIB), and Inland Revenue Department.

Mr. Bechan Giri, Executive Chief of CSD, stressed the pivotal role of internal auditors in running the MFIs in effective manner. He highlighted their responsibility in ensuring efficient risk management, governance, and internal control procedures, which is crucial for upholding the reputation of the organization and maintain the trust of members. He urged participants to share their experiences in dealing with fraud and mitigation strategies.

Mr. Sopan Bista, Assistant Director of CSD, addressed the impact of negligence in internal control practices and the rise of fraud cases imposing negative impact on MFIs and cooperatives' reputation. He requested all participants to actively participate and implement the knowledge and skills acquired from the training in their respective sector.

The training was facilitated by different



A Group Photo of the Participants

thematic experts who includes Mr. Revati Prasad Nepal, Executive Director of Microfinance Institutions Supervision Department, Nepal Rastra Bank; Mr. Shyam Acharya, Tax Officer of Inland Revenue Department, Government of Nepal; Ms. Mahima Dangol, Trainer of CIB; CA Paras Mani Aryal; Mr. Bhes Raj Panthi, Former CEO of First Microfinance Laghubitta Bittiya Sanstha Ltd.; and Mr. Dana Raj Panta, DCEO of First Microfinance Laghubitta Bittiya Sanstha Ltd.

Mr. Revati Prasad Nepal emphasized the importance of internal auditors in monitoring policy compliance and addressed major issues affecting MFIs' performance. He pointed out unhealthy competition, ineffective analysis of members' background, weak compliance of microfinance principles, investment in unproductive sector, and so on as the major issues behind the drop in the performance of MFIs. Addressing these issues, he informed that NRB has taken major steps such as timely amendment of policies, introduction of credit information system, focuses highly on client protection and financial awareness, and so on. He further added that every MFIs should focus on undertaking comprehensive research, selecting the right business model, focusing on product development, changing leadership plan, and working with regulators to remain competitive in the market. Moreover, he recommended internal auditor to highly focus on loan appraisal so as to minimize the risk. Mr. Shyam Acharya delved into the topic of Tax and VAT. Furthermore, he emphasized the regular payment of taxes by MFIs and outlined transaction reporting requirements, including reverse VAT for foreign transactions. Ms. Mahima Dangol provided insight

regarding the reporting system in CIB and its provisions to deal with clients. Ms. Dangol requested to provide accurate information to the MFIs.

CA Paras Mani Aryal suggested that the internal auditors not just provide accurate accounting throughout the year, but also provide independent evaluations of financial and operational activities of their organization which helps them in identifying fraud and errors. In support of this, Mr. Bhes Raj Panthi discussed about the fact that internal auditor provides management with information, appraisals, recommendations, and counsel about the examined issues. In order to become an effective and independent auditor, they should possess risk management skills, problem solving skills, communication skills, project management skills, and so on.

Mr. Dana Raj Panta prescribed to prepare checklist that includes stock book, fixed asset register, vault register, attendance by the internal Auditor and verify and ensure that the organization is pursuing the policies and guidelines effectively.

The training program was ended with the opinion of the participants regarding the training and the valuable insights they have gained. During the sharing sessions, Mr. Raju Dhodari conveyed he will change his way of doing internal audit. He further stated that it is crucial to provide financial literacy training to the members so that they know negative impacts of taking loans from different institutions. Additionally, Mr. Subash Dhital requested CSD to organize the training related to internal audit frequently. Three-day training program was officially closed by distributing the certificate of achievement to all participants.



CSD Officer Ms. Selesty Badal also Capacitated by the Training

# Member's Corner



## Chhayanth Saving and Credit Cooperative Ltd.

Chayanath Rara Municipality -2, Gamgadhi Mugu

### Introduction:

The Chhayanth Savings and Credit Cooperative Limited is a community-based member owned cooperative organization established in August 05, 2014 by the 34 farmers and social activists located at Gamgadhi, the headquarter of Mugu district. Later it was registered under the Cooperative Act 2048 with the office of the division cooperative office at Jumla on September 21, 2014. The purpose of establishing this co-operative was to fight against poverty which existed in the area since long and enhance mutual cooperation among the local person. It is located in the northern part of Gamgadhi, has covered Mugu District as it working area and operating 3 service centers in different parts of the district. It has been providing wide range of financial and other services to its member to uplift their socio economic status. Currently, Chhayanth is offering 36 saving products, 11 loan products and 5 member social security programs and 7 other services. It is also providing cooperative microfinance for agriculture and other economic activities to serve its members. It is also involving in a variety of members' development programs, such as livelihood, health & education and women empowerment.

**District:** Mugu

**Capital:** Rs. 21801000

### Mission:

To develop a model cooperative organization that contributes to raising the standard of living of underprivileged members through quality financial and non-financial services in accordance with the cooperative principle.

### Product and Services:

#### Micro Savings Services

- Group Saving
- Child Saving
- Housing Saving
- Centre found Saving
- Centre welfare Saving
- Personal Saving
- Member protection fund Saving
- Share Premium Saving

#### Micro Loan Services

- General Goal
- Seasonal Loan
- Agriculture Loan
- Women entrepreneurship Loan



**Hari Bahadur Shahi**  
CEO



**Bhupendra Bahadur Malla**  
Chairperson

### Vision:

A sustainable, competitive and excellent community-based cooperative.

### Goal:

Improving the living standard of disadvantaged Dalit, marginalized and financial backward families especially women and improve the agriculture practices by providing microfinance and agriculture finance support and services.

### Business Approach

Providing financial services to members' belongings to extremely poor families by forming them in to a group to carry out income-generating programs such as agriculture, health, education.

### Client Protection Products and Services:

1. Micro Insurance facilities for members.
2. Concessional loan facility for extremely poor members.
3. Scholarship program for outstanding children of the members.
4. Free ambulance service for members.
5. Financial education and interaction program for members and members' families and community intellectuals.
6. Honorary Best Member visit in monthly basis.

### Operational Status (Kartik-2080)

• Total Members	11,060
• Total Borrowers	1,068
• Total Dropout Members	14
• Total Staff	36
• Total Field Staff	24
• Total Loan Outstanding	Rs. 172,664,247.50
• Total Savings	Rs. 201675412.26
• Total Loan Overdue	Rs. 3884166.14
• Total Overdue Members	45 (no.)
• Profit/Loss	Rs. 828403.83
• Operational Self Sufficiency (OSS)	111.95%
• Repayment Rate	99%
• Portfolio at Risk (PAR)	2.52%
• No. of Service Centers	3
• No. of Centers	361
• No. of Districts Covered	1



# Basanta Adhikari

## A Model Goat Keeper of Surkhet



Ms. Basanta at her Goat Farm

member of the Bauddha Grameen Multipurpose Co-operative Ltd. (BGMCL), Surkhet is now an established goat farmer in the district. After suffering from abject poverty for years, she has succeeded in changing her life and could earn name and fame in the society. She is now inspiration for the women who have been spending their time on household chores only. She could achieve success with the support of a microfinance program.

Ms. Basanta Adhikari's childhood has passed in poverty. As a member of the poor farmer family, she had to face many kinds of economic and social problems. Her parents married her to a peasant family migrated from Dailekh to Surkhet district about 16 years ago with the dream of a comfortable life. But the husband also was unemployed. It was difficult to run the household and take care of the children. As there was no source of income, her family worked in the farm of a landlord with an agreement to share produce on a fifty-fifty basis. They had been facing economic hardships.

In the meantime, Basanta came to know that women in the neighbourhood were being involved in various enterprises by taking loans from the Bauddha Grameen Multipurpose Cooperative Ltd. knowing that she also inquired about the possibility of joining. A group of like-minded sisters of the village formed by the BGMCL after conferring the approval of other members to allow her also as a member. She joined the group under Lagansil

Bauddha Mahila Bikash Kendra (51) of BGMCL in 2012. After 11 days of pre-group training from BGMCL, she took a loan of Rs. 20,000 and bought 5 goats of local breed.

With the passage of time, Basanta went on increasing the number of goats year after year through increased amount of loan and started making profits with the sale of the goats. She also invested the profits for business expansion. Apart from adding goats, she also focused on making goat stalls to feed them properly. BGMCL supported her in enhancing her skills by providing different trainings. As the business grew in 2017, she also registered her enterprise under the name of Adhikari Agriculture and Poultry Farm in the Directorate of Industry and Consumer Affairs.

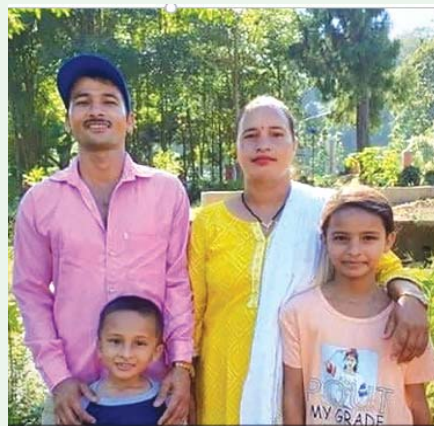
At present, Basanta has about 40 goats of Boer, Jamuna Pari and some local breeds. Among them, 25 are adult females. One adult goat can give birth to at least two kids at a time and

gives birth twice in a year. She sells around 600 kg of meat annually. Apart from this, she also sells breeding adult goats and goat manure. She earns around Rs. 5 lakh a year. Basanta's husband Mr. Bhupendra Adhikari is currently working as a driver in a Government office. He also helps her in managing grass and feeds when needed. Otherwise, she has been handling the whole farm herself. "Occasionally, my husband and I do a review of our life before and now. Now, I am making much money than him. It gives me more satisfaction and courage," Basanta said.

Currently, she feels her status in society is respectful. She does not need to worry for foodstuffs and basics amenities and education of her two children. Her family, which used to live in a mud house, now owns a concrete building, a better house than before and enough land to keep goats. The business, which started with 48 thousand rupees, has now reached worth 8 lakh 50 thousand rupees.

Ms. Basanta Adhikari has a loan size of Rs. 3 lakh in BGMCL. She attributes her success to BGMCL and her own hard work. She said, "Financial discipline and proper loan uses are important factors for the success of a business. One should not be extravagant. Business needs to be scaled up along one's capacity and resources. Now we are happy in our village."

Now Ms. Basanta Adhikari is also the chief of Laganshil Bauddha Mahila Bikash Kendra and has been playing a leading role among the women in the community.



Ms. Basanta with her Family Members

# Fruit Saplings to Commemorate Birth and Death of Clients' Family Members

Some Microfinance Institutions in Nepal have initiated climate resilient effort to safeguard the environment as well as provide additional source of income by encouraging members to plant fruit saplings to commemorate the birth and death of their family members.

The Chhimek Laghubitta Bittiya Sanstha Ltd and the Jeevan Bikas Laghubitta Bittiya Sanstha Ltd have both forayed into this venture. The Chhimek Neighborhood Society Service Centre (NSSC), an NGO, received license from the Central Bank in January 2002 to promote a separate entity under the Development Bank Act of 2052 which was later classified as a 'D' class microfinance institution. It is now become one of the largest and model MFI in the country. Similarly, Jeevan Bikas Laghubitta Bittiya Sanstha Limited, a national level "D" class financial institution was promoted by the Jeevan Bikas Samaj, an NGO, has been providing financial services since February 28, 2019.

According to the Chairman of the Chhimek Laghubitta Bittiya Sanstha Ltd. Mr. Ram Chandra Joshi, plantation



JBLBSL Staff Visiting Members with Fruit Saplings

of fruit saplings has been initiated as a local action to contribute to the global environmental crisis as well as increase the income of the family. He said, "Plantation of fruit saplings will have positive outcomes on building cordial relation between staff and client members."

From December 14, 2022 Chhimek has been providing two fruit saplings worth Rs 500 to its members and Rs 2000 as postpartum care when its member gives birth to a child. As of December 16, 2023 it has distributed 6658 fruit saplings to 3321 members worth Rs. 1,658,340 and distributed cash to its members for postpartum care worth Rs. 113,528,750.

Similarly, the Jeevan Bikas Laghubitta Bittiya Sanstha Ltd. provides two fruit saplings if the members or her husband dies in addition to Rs. 10,000 as death ritual expenses (kriya kharcha). It also provides two fruit saplings to its members who have given birth in addition to blankets, health drinks (i.e. Horlicks etc.) and other

nutritional foods like seasonal fruits, vegetables and Chyavanprash. In the last three years it has provided 6632 fruit tree saplings to 3316 members.

Mr. Sanjay Kumar Mandal, CEO of Jeevan Bikas Laghubitta Bittiya Sanstha Ltd, said that that kind of initiative had been carried out to develop a cordial relationship with the members. He further added, "Past experiences have shown that the members have taken good care of these plants by periodically watering the saplings, using proper fertilizers and protecting them from humans and animal's encroachments. Besides when the trees grows and provide fruits they can be used for household consumption as well as sell in the market if the production exceeds household consumption."

Both the MFIs have shown that a small initiative like fruit tree plantation can contribute to sustainable environment management by safeguarding and conserving the nature as well as by providing additional source of income through encouraging members to plant fruit trees during special occasions like birth and death of clients' family members. It has also created special bond between the MFIs and their members.



JBLBSL Staff Planting at the Yard



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