

Glimpse



A Newsletter of CSD – September 2023, Issue 43

CSD Celebrates its 32nd Anniversary



Chief Guest NRB Governor Inaugurating the Ceremony

continue in the future as well. MFIs should focus on entrepreneurship development of the ultra-poor.” He also praised MFIs and MCFCs for their contribution in widening the financial access to the poor far and wide.

In the same occasion, Chairman of CSD, Mr. Shankar Man Shrestha said, “CSD has been encouraging MFIs to focus more on entrepreneurship development of their members. The gap between the poor and rich

(contd. on page 2)

The Centre for Self-help Development (CSD) celebrated its 32nd anniversary on 13th August, 2023 (Shrawan 28, 2080) amongst a huge gathering of microfinance practitioners and members. On the occasion the best performing microfinance and cooperative organizations, and entrepreneurs were felicitated.

The prominent receivers of the awards were the Chhimek Laghubitta Bittiya Sanstha Ltd. which was honored with the Shankar Man Shrestha Microfinance Award, and the Sahara Nepal SACCOS, which was honored with the Entrepreneurship Development Award for their best performance in their respective segments. Three best performing microfinance members also were given certificates and cash prizes for their achievements. Similarly, MFIs with outstanding performance in the promotion of Eco-village, Three Zero Clubs and the market of the products of the MFI Members under the Green shop concept were also

honored with certificates of appreciation on the same occasion.

The program was inaugurated by the chief guest of the ceremony Governor of Nepal Rastra Bank, Mr. Maha Prasad Adhikari.

Addressing the audience, Governor Mr. Maha Prasad Adhikari, congratulated CSD for completing its 32nd years of services towards the deprived and disadvantages section of the population and working as the network of prominent Microfinance Institutions (MFIs) and Microfinance Cooperatives (MFCS). He said, “It is praiseworthy that CSD has been continuously working for the grassroots level people to uplift their lives by understanding the actual problems faced by the poor and augmenting programs to raise their socio-economic condition.” He further said, “CSD’s focus on capacity building of MFIs and MFCs and their members and motivating them by giving awards is highly appreciable and should



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Three Outstanding MFIs Member Entrepreneurs are Awarded for their Best Performance

On the occasion of the 32nd anniversary of CSD, Best Entrepreneurship Award 2023 was conferred on 3 members, Ms. Babita Marlung from Chulachuli-4, of Illam district, the Member of the Swabalamban Laghubitta Bittiya Sanstha Ltd., Ms. Phul Kumari Tharu from Gulariya-12, Bhaisahi of Bardiya district, the member of the Unique Nepal Laghubitta Bittiya Sanstha Ltd., and Ms. Prem Kumari Oli from Rapti Sonari-1, Kusum of Banke district, the member of the Upakar Laghubitta Bittiya Sanstha Ltd.

Each of the three awardees received a cash prize of Rs. 25 thousand and letter of appreciation. Among the awardees, Phul Kumari and Prem Kumari are agricultural entrepreneurs, while Babita Maremlung is an exemplary entrepreneur in the textile business.



Governor with the Awardees

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CSD Celebrates its ...



Chief Guest Mr. Maha Prasad Adhikari Addressing the Ceremony



A Glimpse of the Dignitaries and Participants

should be narrowed down by raising the earning capacity of the poor and marginalized. Another issue is youth exodus. We would stop this problem by focusing on youth entrepreneurship. CSD in partnership with MFIs has been carrying out activities targeting children of the members of MFIs who have completed 10+2. Another issue is carbon emission. We have focused on eco-village development in collaboration with CRT/N which focuses on entrepreneurship development while

promoting environmental friendly technologies.”

Earlier Mr. Mahendra Kumar Giri, Vice-chairman of CSD welcomed all the delegates and guests present in the program. He said, “CSD is now a network of microfinance institutions and microfinance cooperatives advocating for the growth and development of microfinance.”

On the occasion Dr. Sumitra Manandhar Gurung, board member and one of the founder member of CSD highlighted on the program of CSD

in chronological manner and said that the success of CSD is due to the commitment of its leadership, transparent operation, integrity, dedication of board officials and staffs. CSD's very commitment is to build a self-reliance society in Nepal.

Mr. Dambar Bahadur Shah, Board member of CSD and GM of the Kisan Bahuudeshiya Sahakari Sanstha Ltd. extended vote of thanks to the chief guest, guests and other participants and said that financial institutions should focus on transforming their clients into entrepreneurs.

Chhimek Laghubitta Bittiya Sanstha Ltd. Receives the Shankar Man Shrestha Microfinance Award for the Year 2023

Shankar Man Shrestha Microfinance Award

is a new award which is instituted by a group of individuals and microfinance and cooperative organizations that have keen interest in microfinance which is a proven instrument of socio-economic transformation of the poor and vulnerable segment of population. The award is named after Mr. Shankar Man Shrestha who is one of the pioneers of microfinance in Nepal and is managed by CSD through an independent "Award Management Committee" comprising eminent persons from the academia and microfinance community. The award has been created with a view to recognize and honor an institution or an individual that has made significant contribution to the development of microfinance sector in Nepal or abroad in every two years. The major contributors of the award fund are Ms. Shanti Devi Shrestha, Centre for Self-help Development (CSD), Mr. Lumin Kumar Shrestha, Dr. Sumitra Manandhar Gurung, the Sahara Nepal SACCOS and its staff, the Unique Nepal Laghubitta Bittiya Sanstha Ltd., the Kisan Multipurpose Cooperative Ltd. and the Grameen Mahila Utthan Kendra. Anyone who wish to support this initiative can contribute to the fund any time.



Mr. Ram Chandra Joshi Receiving the Award from the Chief Guest of the Ceremony

The first award which carries Rs. 200 thousand was conferred on the Chhimek Laghubitta Bittiya Sanstha Ltd. for its outstanding contribution into raising the standard of living of the deprived families by providing microfinance services in a very effective and efficient manner.

The award was handed over to Mr. Ram Chandra Joshi, the Chairperson of the Chhimek Laghubitta Bittiya Sanstha Ltd. on the special occasion of the 32nd Anniversary of CSD by the Chief Guest, Mr. Maha Prasad Adhikari, Governor of the Nepal Rastra Bank. Speaking on the occasion Governor Mr. Adhikari congratulated the Chhimek Laghubitta Bittiya Sanstha Ltd. for receiving the award and the outstanding performance it has demonstrated in the field of microfinance. He hoped that Chhimek would continue to be the leading

microfinance organization of Nepal for serving the poor and the deprived segment of Nepal.

Mr. Ram Chandra Joshi, the chairman of the Chhimek Board of Director thanked CSD for awarding his organization for its contribution to the microfinance sector. He said that his organization had been careful in not drifting from its mission and always tried to follow

the norms, principles and values of microfinance in carrying out activities and also focused on its sustainable growth as well as in brining socio-economic progress among its members. The award winner, "Chhimek Laghubitta Bittiya Sanstha Ltd." was first established as a Financial Non-government Organization (FINGO) and was transformed into a development bank under the Development Bank Act of 2052. Later it was converted into a 'D' class microfinance institution, as required by the Bank and Financial Institution Act, 2017 (2073).

It is now the largest microfinance organization with the clientele of 4,19,853 members and a total loan portfolio of Rs. 33,470,000,000 and savings of Rs. 29,910,000,000. During its inception, the paid-up capital was Rs. 10,000,000 which has expanded to Rs. 2,835,000,000. Chhimek has been providing its microfinance services through its 197 branches and 1275 staff covering 69 districts.

The Chhimek has also been providing non-financial services to its members such as activities related to environment, rural housing development, animal husbandry, disaster relief and social securities of the members. The Chhimek is one of the pioneer MFIs in Nepal that has been accredited by "Smart Campaign, Client Protection Certification".



Chhimek Team after Receiving the Award

Sahara Nepal SACCOS Awarded with Micro-entrepreneurship Development Award for the year 2023

The Centre for Self-help Development (CSD) awarded Micro-entrepreneurship Development Award of the year 2080 (2023) to Sahara Nepal SACCOS for its outstanding contribution in promoting, supporting, grooming and developing entrepreneurs among its members and raising their standard of living and getting them out of poverty. The award carries a cash prize of one lakh rupees with a Token of Appreciation.

Sahara Nepal SACCOS was established in 1996 with a working areas of three VDCs in Jhapa district. During its establishment, it owned a share of Rs. 34,000 from its 34 members. It is currently the largest microfinance cooperative in Nepal. The cooperative today provides a wide range of services to its members in areas such as finance, health, education, market, animal health etc. Sahara also extends financial services such as mobile banking, tablet banking, ATM, Cash Deposit Machine and QR Code in 6 districts of Nepal which are Jhapa, Morang, Sunsari, Illam, Panchthar and Udayapur.

Its share capital stands to be Rs. 1.63 billion, savings Rs. 10.98 billion and loan outstanding Rs. 13 billion. Sahara SACCOS has been rendering its services through 80 service centers with 515 staff serving one lakh sixty thousand members. Similarly, it has been developing various regions of Jhapa district as 'special production zone' based on comparative advantage. It has helped other members' groups to establish sales depot and distribution centers for selling their products and also provides support for processing, quality control, packaging and branding of their product.

It has initiated activities like youth self-employment program and introduced ten social business program in areas like education,



Chairman of Sahara SACCOS Receiving Award from the Chief Guest and the Chairperson of the Ceremony

health, agriculture, energy and science and technology. For overseeing these activities, Sahara has created a health and enterprise development department within its organization. Currently in order to assist its members in areas like agriculture and livestock, it has recruited one veterinary doctor and 11 agriculture technicians. The staff members makes home visits to its members and provide them

technical services.

Additionally, it provides services to ultra-poor members in areas like habilitation and enterprise development, environment friendly village development as well as provides access to clean/renewable energy and propagates concept of 3Zero among rural communities.

Performance Status of Sahara

1	Total Members	157,606
2	Total Borrowers	77,275
3	Total Dropout Members	125,741
4	Total Staff	506
5	Total Field Staff	340
6	Total Loan Outstanding	11,205,577,525.87
7	Total Savings	10,979,047,201.28
8	Total Loan Overdue	4.69%
9	Total Overdue Members	5.11%
10	Profit / (Loss)	462,053,173.76
11	Operational Self Sufficiency (OSS)	126.44%
12	Financial Self Sufficiency (FSS)	121.00%
13	Repayment Rate	95.88%
14	Portfolio at Risk (PAR)	10.21%
15	No. of Branches	80
16	No. of Centers	10,182
17	No. of Districts Covered	6

Social Business Day Calls for Inspiring Bold Actions



Prof. Yunus Addressing in the Opening Ceremony

An annual gathering of world's largest social business community was concluded with unanimous decision on fighting biggest problem of humanity through "Creating world of 3 Zeros". The 13th Social Business Day took place at Langkawi, a Resort Island located in the east of Malaysian Peninsula from July 27-28, 2023.

The Two day Mega event was held at Pelangi Beach Resort and Spa of the Island and had its due significance because of 3 years pause due to Covid 19 pandemic. This social event brought together nearly 600 delegates comprising leading experts from academia, business leaders, social entrepreneurs, civil societies, innovators and government officials from different countries gathered to share ideas and experiences with one another. A 41 member team led by Chairman of CSD, Mr. Shankar Man Shrestha represented the community from Nepal. Themed "War, Peace and Economics: Future of Human Beings", the event was jointly organised by Yunus Centre, Bangladesh and Albukhary International University, Malaysia.

Welcoming the participants during his opening remarks Nobel Peace Laureate Prof. Mohammad Yunus revealed, "We have only time left is a decade to save humanity and planet, and within the little time we have, only extraordinary bold actions initiated immediately can save from terminal disaster." He implored all present there to focus on social business and to address to social needs and solve human problems by creating a world of three zeros- zero net carbon emission, zero wealth concentration for ending poverty, and zero unemployment by unleashing entrepreneurship promotion.

Besides the opening session, the first day featured 2 plenary sessions. First Plenary session titled "Advancing Peace and Ending War: Dialogue with Nobel Peace Laureates and Peace Leaders." It features 1996 Nobel Peace Laureate, the former President of the East Timor, Dr. Jose Ramos-Horta, Environment and Climate Change Minister of the Brazil Ms. Marina Silva, President of the International Olympic Committee Mr. Thomas Bach, Mayor of the Paris Ms. Anne Hidalgo. All the participating leaders expressed solemnity over the growing conflict in the globe and opined on peace through dialogue.

The Second Plenary titled "Health Care in the Post-Pandemic World: Building Infrastructure, Embracing New Economics, and Envisioning the Future of Humanity" also took place during the first day and the time after the Lunch break there were 12 different Country Forums simultaneously held in different Halls of the Pelangi Beach Resort and Spa. Country forums of Bangladesh, Malaysia, the Philippine, Australia, China and Tiwan, India, Nepal, Canada, Thailand,

Brazil, Japan and Kenya were organized during the event. These Country Forums were part of the approach that platformed the accumulated experiences of social business leaders and entrepreneurs from different countries to give shape to ensure actions for bringing new civilization among the rural societies.

Nobel Peace laureate Professor Muhammad Yunus hosted Dr. Mahathir Bin Mohammad, former Prime minister of Malaysia on the second day of event for a talk under the theme "War, Peace and Economics: The Future of Human Beings". Dr. Mahathir said that war should be made illegal to change the world and make it a better place to live in. He shared his views on various global issues, including climate change, the Ukraine war, the China-Taiwan conflicts and Covid 19 and mentioned that to tackle all these problems, the concept of Social Business should be kept at the forefront.

The key note speech was followed by multiple plenaries and breakout sessions, where participants discussed on the Building the World of 3 zeros, Mobilization of the Sports and Social Business in New Economic Landscape to address the challenges and unlock entrepreneurial potentials and creating New Civilization with New Economic Framework.

The day concluded with remarks from Professor Muhammad Yunus, who shared "Nations invest billions of dollars in producing weapons. They have a big budget for weapons and war, but no budget for peace." He further highlighted that the world needs a new civilization and warned of emerging new technologies, such as Artificial Intelligence (AI), which seems to be replacing humans causing millions of people to lose their jobs.

He urged the people to find Social Business solutions to turn young people into entrepreneurs rather than running after jobs. He said, "All human beings are born as entrepreneurs."

The conference has brought together 120 speakers worldwide such as Marina Mahathir; columnist and activist, Sharifah Sofia Albukhary; trustee of the Albukhary Foundation; President Jose Ramos Horta of Timor Leste, Thomas Bach, President of the International Olympic Committee, Marina Silva, Environment Minister of Brazil, Shahira Ahmed Bazari, Trustee and Managing Director of Yayasan Hasanah, Maimunah Mohd Sharif, UN Habitat Chief.

In addition to the 'Social Business Day', two other events were also held on July 29, 2023 an Academia Dialogue with all Yunus Social Business Centers around the world and the annual Convention of 3ZERO Clubs.



Dr. Mahathir Bin Mohammad and Prof. Yunus with Delegates and Participants

Branch Managers of Swabalamban Laghubitta Bittiya Sanstha Ltd. Participate in a 3-Day Training Program “Manager as a Coach”

The Centre for Self-help Development (CSD) hosted a transformative three-day training program titled “Manager as a Coach” aimed at equipping the Swabalamban Laghubitta Bittiya Sanstha Ltd. branch managers with coaching skills. The event was held from September 14-16, 2023 (Bhadra 28-30, 2080). The comprehensive training program was designed to equip branch managers with the necessary tools and knowledge to act as mentors and coaches for their teams, thereby enhancing the overall efficiency of their branches and to build an effective team that ultimately contribute to the sustainability of their organization.

Addressing a special session, Mr. Shankar Man Shrestha, the chairman of CSD said that the microfinance program had been widely spread across the country due to the dedication, diligence, discipline, and honesty of employees who had passionately worked in the field during its early stage, but now its image has been tarnished and many problems have arisen due to the mission drift, misconduct, and malpractices of the employees. Citing some illegal practices seen in microfinance, he expressed that there is an urgent need to correct the wrong practices and adhere to the fundamentals and the values of microfinance to regain the lost image of microfinance. Mr. Shrestha urged the senior managers to be an example and make close supervision of field works and guide the field staff to retrieve the glory of microfinance.

On the opening day, Mr. Bechan Giri, the executive chief of CSD, welcomed the participants, set the tone for the training, and asked them to apply the knowledge gained in the program in the field and enhance their efficiency.

Mr. Narendra Singh Bista, CEO of Swabalamban Laghubitta Bittiya Sanstha Ltd., emphasized the



Group Photograph of Participants of the Training

training's vital role in providing practical knowledge for the business world. He highlighted its potential to build relationships and trust with clients and drive market growth.

Renowned management trainers, Mr. Bikal Prasad Sherchan and Ms. Usha Malla Singh from the National Institute for Leadership Development, facilitated the program in a very impressive manner.

On the first day, Ms. Singh initiated her deliberation to differentiate management from coaching, emphasizing the importance of understanding one's thought processes to connect effectively with clients. She introduced four personality types (analytical, expressive, amiable, and driver) to enhance understanding of management. Then, Mr. Sherchan discussed the impact of happy leaders, defining happiness, leadership, and transformation. He conducted a mindfulness meditation session to demonstrate how it can be practically used to help achieve one's goals.

The second day began with a recap of the previous day's lessons, followed by coaching experiences shared by four managers. Ms. Singh then introduced coaching principles and essential skills, emphasizing

mindfulness and meditation for awareness. A unique exercise, Tadasana (mountain pose), revealed the wandering nature of our minds. This was followed by a body scan meditation. Mr. Sherchan explored five hindrances to success and happiness: attachment, aversion, ignorance, envy, and pride, using mindful exercises to help participants overcome them.

In the final session, the participants had the opportunity to opine how they felt about the training and what useful things they had learned that helped them to discharge their roles as managers after they went back to their respective jobs. Mr. Suman Shrestha, Ms. Durga Kumari Parajuli, and Mr. Ramesh Kumar Khadka shared their experience in the training. They expressed that the knowledge and skills gained were highly beneficial to them. They believe the insights they got in the training will play a pivotal role in enhancing their future job performance, particularly in improving the skills of their staff in providing services to their members. The event concluded with the distribution of certificates of achievement to all the participants who had completed the three-day training program.

Microfinance Practitioners Felicitated for their Outstanding Contribution in Providing Non-financial Services



Glimpse of Felicitation Ceremony

The Centre for Self-help Development on the occasion of its 32nd anniversary recognized the Manushi Laghubitta Bittiya Sanstha Ltd., the Jeevan Bikas Laghubitta Bittiya Sanstha Ltd. and Nepal Mahila Samudayik Sewa Kendra for their outstanding contribution in augmenting new concepts in their respective areas.

Manushi has developed an Environment Friendly Self-help

Village in Dharpa-3 of Barhabise Municipality of Sindhupalchok district along with its microfinance program. It has directly impacted the 129 households with the support on off-seasonal vegetables farming, rain water harvesting through construction of plastic ponds, promote improved cook stove for clean energy and vermin compost for raising production. It has also been

promoting greenery through initiating its members to plant at least three fruit tree saplings in their households. The local government has also initiated activities to support the locals for marketing their products.

Similarly, Jeevan Bikas Laghubitta Bittiya Sanstha Ltd. has been recognized for its outstanding contribution in promoting 3Zero Clubs of the youths. It has facilitated in establishing more than 350 3Zero Clubs where Ms. Ranjana Niraula, training department head of the Jeevan Bikas alone has helped to establish more than 100 3Zero Clubs through her initiative. Currently 1290 3Zero Clubs have been established in 51 countries around the world.

Similarly, Mahila Samudayik Sewa Kendra of Dang district was also awarded with a Certificate of Appreciation for facilitating members of microfinance for organizing themselves into a marketing organization namely Green Shop Nepal Mahila Samudayik Sewa Kendra P. Ltd. (GSNMSSKPL) under the Green Shop brand of marketing to their products and provide them fair price. The members of microfinance are the owners of Green Shop Nepal Mahila Samudayik Sewa Kendra P. Ltd.

Champions of Change for 3Zero Club Initiatives Rewarded

The best change makers on different categories across the world under the 3Zero Club Initiatives have been awarded on the occasion of 3Zero Convention during the 13th Social Business Day in Lankawi, Malaysia on 29th June, 2023.

The Jeevan Bikas Laghubitta Bittiya Sanstha Ltd. (JBLBSL) of Morang, Nepal has been awarded with the title, Best 3Z Supporting Organization for its outstanding performance to promote 3Zero Club. It was second time JBLBSL has consequently been rewarded with the same title. JBLBSL alone initiated to form 468 3Zero Clubs across Nepal out of the total 1290 clubs formed in 51 countries around the world.

Similarly, the Malaysian 3Zero club Po-Stitch Initiative was



Mr. Damodar Regmi and Ms. Ranjana Niraula of JBLBSL Receiving the Award from Prof. Yunus

awarded with the title Best 3Zero Club for the impactful work in Malaysia. The member of the clubs are Piter Ruzige, Swabrah, Siti Nur, Nik Nuharris and Umar Baker. Consequently, the Best 3Zero club Supporting Person was awarded to Ms. Arati Jamwal Sharma, Assistant Professor of Carrier Point University, India.

Nepal Country Forum Passed 8 Point Action Plan at 13th Social business Day at Lankawi, Malaysia

Centre for Self-help Development (CSD Nepal) has been the Lead Organization in organizing Social Business County Forum of Nepal since 2018 on its own initiative. Since then, the Nepal Forum has been bringing more people together and getting their interest and understanding of social business deeper. The forum is also a platform to inspire each other to get involved in solving social problems and building a community of problem-solvers.

This time, the 13th Social Business Day, Country Forum of Nepal was held in Lankawai Malaysia on 27th July, 2023. The objective was to review how social business has been taking shape in Nepal; what were the activities undertaken this year and what is the plan for next year, what needs to be done and making announcements of upcoming actions. The Nepal Country Forum which was held in the chairmanship of Mr. Shankar Man Shrestha was also attended by the Nobel Laureate Prof. Muhammad Yunus and Ms. Lamiya Morshed, Executive Director of Yunus Centre along with their other staff. A total of 41 participants from 14 organizations from Nepal representing Microfinance Institutions (MFIs), Cooperatives, Citizen Investment Fund, Non-governmental Organizations working in the field of women empowerment and employment promotions along with senior officers from Central Bank of Nepal – Nepal Rastra Bank (NRB) were the participants in the Nepal Forum.

Addressing the opening session, Mr. Shankar Man Shrestha, chairman of the Nepal Forum Organizing Committee put up his concern on the global issues like war across the world,



Nepali Delegates with Prof. Yunus in Nepal Country Forum

Global warming and the recent Covid-19 pandemic and its impact on the human development and additional woes to the people living under poverty. Mr. Shrestha appealed all present in the Forum to make serious attempts to mitigate these challenges and said that unless it is done, this planet will surely face the unwanted mishap. He also urged all Nepalese delegates to actively

participate in the inspiring plenary sessions of the conference.

In the opening session Ms. Geeta Kumari Giri, Member of the Nepal Forum organizing committee had briefed the overview on the present social business initiative from different organizations in the country. She also welcomed all the participants and dignitaries of the Country Forum.

There were three more thematic sessions which included Mobilizing Microfinance as a Tool for Building New Civilization at the Bottom Level, Creating Self-reliant Environment Friendly Economies in Rural Nepal and State of Promotion and Development of 3Zero Clubs in Nepal. The thematic sessions were presented by Ms. Shova Bajracharya, CEO of the Manushi Laghubitta Bittiya Sanstha Ltd., Mr. Dambar Bahadur Shah, General Manager of the Kisan Multipurpose Cooperative Ltd., Mr. Sanjay Kumar Mandal, CEO and Mr. Damodar Regmi DCEO of the Jeevan Bikas Laghubitta Bittiya Sanstha Ltd.

The Nepal Country Forum was 2nd largest delegation in the conference after Bangladesh in the size of participants. During the Forum, 8 point 2 year action plan was passed unanimously.

Two Year Action Plan 13th Social Business Day 2023, Nepal Country Forum

1. MFIs will collaborate with rural high schools for establishing additional 30 enterprise incubation centers to promote the concept "learn and earn" among the students.
2. MFIs and microfinance operating cooperative organizations should provide trainings to the Secondary and Higher Secondary School graduates children of microfinance members to transform them into self-reliant entrepreneurs. MFIs will enroll 2000 youths in this program within two years.
3. Each MFI will identify the most deprived families under their jurisdiction and provide them orientation trainings along with easy access of loan to uplift their living standard and make them self-reliant. Each MFI should implement such program at least in 5 branches and should cater the services to fifty thousand households in two years.
4. MFIs will establish additional 20 green shops under the ownership of their members as social business to support the marketing of their products.
5. MFIs will develop additional 40 Eco-villages in rural areas in collaboration with local governments.
6. Additional 2000 Three Zero Clubs of local youths will be formed and link them with national and international networks.
7. Rural Energy Technology Education will be introduced in 10 rural schools in collaboration with the Centre for Rural Technology/Nepal.
8. Each MFI should carry out plantation of 40,000 fruit trees as a campaign through their members of rural areas who have land.



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