

Global Social Business Summit 2021

COUNTRY FORUM OF NEPAL

PROCEEDINGS



*Planting the Seeds of
New Economy: Time is Now*



Centre for Self-help Development (CSD)

Maitighar Height, Kathmandu

Global Social Business Summit 2021

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November 9, 2021 (Kartik 23, 2078)

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FOREWORD

The Yunus Centre has been the one-stop resource center for all social business related activities globally. It keeps the spirit of the global social business movement very high through various events, social media, publications, and websites. The Yunus Centre also helps forge lasting productive relationships among all social business institutions around the world. Professor Yunus has long been engaging in promotion of the global social businesses all over the world. He believes this will address the problems still unsolved and not addressed within the present capitalist system.

As a partner institution, CSD's overarching objective is to develop and strengthen the microfinance sector in Nepal, focusing specially on national level training and research and also to advocate and lobby for clean and sustainable microfinance practice for alleviating poverty and creating self-employment for the youth. In line with this mission, it works with microfinance and cooperative institutions as well as government and non-government national and international agencies. It also supports for sustainable microfinance practice through intervention in poverty alleviation, unemployment particularly among the youth and sustainable environment practices.

The Global Social Business Summit (GSBS) 2021, Country Forum of Nepal was organized by the Centre for Self-help Development (CSD) in partnership with the Yunus Centre, Bangladesh. One of the major features of the Country Forum was also focused on "3 ZERO Club", an initiative for the youth aimed at attaining a world of three zeros; zero net carbon emission, zero wealth concentration for ending poverty, and zero unemployment through entrepreneurship development. There was also special focus on Self-help Eco-village Program which focuses for holistic development of targeted community through integrated development approach and sustainable living solution. As the youths are the major force to change the current status quo and instrumental in tackling the issues of unemployment, poverty and global warming, the national forum also focused on youth employment through enterprise incubation of students, backstopping support to the children of microfinance

institutions and cooperatives members through various intervention programs for entrepreneurship development. It also concentrated on agricultural technology support, market access and quality control through operating green shops, providing credit access and financial grants for start-ups as well as mentoring, training and other related intervention and facilitation for jump starting entrepreneurship development program.

The Summit was a remarkable journey for today's and tomorrow's leaders, entrepreneurs, and creative contributors who have utilized their imagination and social fictions turned into a complementary practical action that has a huge wave of transformation in the social aspects of rural, semi-urban and urban part of Nepal. It was celebrated with the entrepreneurial spirit and discovered revolutionary ideas of social business enthusiasts from all over Nepal.

I would like to thank everyone who worked to make this event a success. My heartiest thanks to Nobel Laureate Prof. Muhammad Yunus, for providing insight and suggestions in organizing the Country Forum of Nepal and Lamiya Morshed, Executive Director, Yunus Centre and the entire team of Yunus Centre for their technical support and facilitation. I would also like to thank thirteen-member Organizing Committee of the Country Forum of Nepal, moderators, speakers, the staff of CSD, participants from various areas such as microfinance, media, young entrepreneurs, academics and promoters for their contribution and making this Forum a grand event. I also take the opportunity to appreciate my colleagues and organizing team for their professional management of the Forum and place on record my sincere appreciation to Mr. Sopan Bista and Mr. Dipendra Joshi for their excellent effort to bring out this report in this form.

Thank you,

Mr. Shankar Man Shrestha

Chair

Organizing Committee

Country Forum of Nepal

ABBREVIATIONS

CEOs	: Chief Executive Officers
COVID-19	: Corona Virus Disease (caused by SARS-CoV-2 Virus)
CRT/N	: Centre for Rural Technology/Nepal
CSD	: Centre for Self-help Development
CSR	: Corporate Social Responsibility
FINGO	: Financial Intermediary Non-governmental Organization
GSBS	: Global Social Business Summit
ICS	: Improved Cooked Stove
JTA	: Junior Technical Assistant
MFI	: Microfinance Institutions
MIS	: Management Information System
NGO	: Non-Governmental Organization
NRB	: Nepal Rastra Bank
NST	: Nepal Standard Time
RET	: Renewable Energy Technology
ZOOM	: Zenith Optimization Of Media

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Global Social Business Summit 2021

COUNTRY FORUM OF NEPAL

Planting the Seeds of New Economy: Time is Now

1. Genesis

The Global Social Business Summit 2021 was held from November 6- 10, 2021. Similarly, the Global Social Business Summit, 2021, Country Forum of Nepal was held on 9th November, 2021. This year, the International Summit was co-organized by the Yunus Centre, the Grameen Creative Lab, and Mount Kenya University. The theme of the Summit was "Planting the Seeds towards a New Economy: Time is Now." The Summit was a hybrid event with physical programs in Nairobi, Kenya, and virtual programs, both available on a virtual platform. The Yunus Centre and the Grameen Creative Lab hope to expand social business around the world through this event. This Summit focused on various thematic areas like environmental sustainability, technology, micro-finance,

health and sports in building renewed economy that can co-exist with social businesses.

This time the priority was also given on "3 ZERO Club", to encourage youths to commit themselves for providing impetus for the concept of three zeros which are zero net carbon emission, zero wealth concentration for ending poverty, and zero unemployment through entrepreneurship development. This club facilitates youths in understanding the concept of 3 zeros, developing networks for this noble cause and attaining the outcomes as propounded by 3 zero concept. The Summit also addressed issues and proposed potential and sustainable solutions, through its Workshops & Plenary Sessions.

Similarly, Country Forums were also organized which devoted to regional focus and it was expected to provide

opportunities to exchange experiences, discover potentials, and analyze the actual practice of social businesses in every country. This year's Country Forums included Africa, Australia, Bangladesh, Brazil, China, Europe, India, Japan, Latin America, Malaysia, Nepal, North America, Philippines and Thailand. Since the focus of the country forums were also to promote 3 ZERO Clubs in their respective countries, it is anticipated that 3 Zero Clubs that have already been envisioned and/or created will inspire others to form their own clubs and join the dynamic ever-growing network.

The 5-day programs took place as outlined below:

6 November – Opening Ceremony

7 November – Plenaries and Workshops

8 November – Plenaries and Workshops

9 November – Country Forums; The 3 Zero Clubs Convention

10 November – Report Back from Country Forums and Closing Ceremony

2. Constitution of Organizing Committee

The Organizing Committee of Global Social Business Summit 2021, Country Forum of Nepal, constitutes of Mr. Shankar Man Shrestha, Chairman of the Centre for Self-help Development as Chairperson, Dr. Bhesha Prasad Dhamala, Chairman of Nerude Laghubitta Bittiya Sanstha Ltd, Mr. Narottam Aryal, President of King's College, Dr. Purushottam Shrestha, Executive Director of Centre for Rural Technology/Nepal, Mr. Jyoti Chandra Ojha, CEO of RMDC Laghubitta Bittiya Sanstha Ltd, Mr. Ram Chandra Joshi, Chairman of the Neighborhood Society

Service Center, Ms. Aasmani Chaudhary, Chairperson of Rural Women Development Centre, Mr. Mahendra Kumar Giri, CEO of Sahara SACCOS, Ms. Shova Bajracharya, CEO of Manushi Laghubitta Bittiya Sanstha Ltd, Mr. Dambar Bahadur Shah, Chief Manager of Kisan Bahuudeshiya Sahakari Sanstha Ltd, Mr. Sanjay Kumar Mandal, CEO of Jeevan Bikas Laghubitta Bittiya Sanstha Ltd, Ms. Bimala Yogi, CEO of Jalpa Samudayik Laghubittiya Bittiya Sanstha Ltd and Mr. Bechan Giri, Executive Chief of Centre for Self-help Development as Members. The flyer of Organizing Committee is given in Annex-1.

3. Objective of the Country Forum

- To exchange experience, discover potential and analyze the practice of social business on youth employment, enterprise incubation and development, financial access and upliftment of the ultra poor as well as sustainable living solution through environment management
- To discussion on modality and enrollment process of the “3 ZERO Club”, an initiative for the youth aimed at attaining zero net carbon emission, zero poverty through discouraging wealth concentration, and zero unemployment through entrepreneurship development
- To ensure effective implementation and provide feedbacks on 14 point action plan formulated in the 11th Social Business Day 2021: Country Forum of Nepal and focus on developments, current status, milestone reached and hurdles encountered

4. Moderators and Panelists

Mr. Shankar Man Shrestha, Chairman of CSD, Chairperson of the Forum Organizing Committee of Country Forum of Nepal was the chair of the opening session. Dr. Bhesha Prasad Dhamala, Chairman of the Nerude Laghubitta Bittiya Sanstha Ltd, moderated the Business Session 'A'. Mr. Ram Chandra Joshi, Chairman of Neighborhood Society Service Centre, moderated the Business Session 'B'. Similarly, Mr. Mahendra Kumar Giri, Chief Executive Officer of Sahara SACCOS, moderated the Business Session 'C'. The speakers in the Forum were Mr. Jyoti Chandra Ojha, CEO of RMDC Laghubita Bittiya Sanstha Ltd, Mr. Sanjay Mandal, CEO of Jeevan Bikas Laghubitta Bittiya Sanstha Ltd, Mr. Dambar Bahadur Shah, General Manager of Kisan Bahuudeshiya Sahakari Sanstha Ltd, Dr. Purushottam Shrestha, Executive Director of Centre for Rural Technology/Nepal Mr. Narayan Sigdel, Principal of Jana Jyoti High School, Ms. Bimala Yogi, CEO of Jalpa Laghubitta Bittiya Sanstha Ltd, Mr. Narottam Aryal, President of King's College and Mr. Damodar Regmi, Deputy Chief Executive Officer of Jeevan Bikas Laghubitta Bittiya Sanstha Ltd. The general background of moderators, coordinators and panelists is given in Annex-4.

5. Proceedings of the Forum

5.1 Opening of the Forum

Mr. Bechan Giri, Executive Chief of CSD, welcomed the audience and requested Mr. Shankar Man Shrestha, Chair of Organizing Committee of the Country Forum of Nepal, for his opening remarks

5.2 Opening Remarks by the Chairman of the Organizing Committee

Mr. Shankar Man Shrestha extended his hearty welcome and greetings to the



Chairperson of Country Forum of Nepal, Mr. Shankar Man Shrestha during his opening remarks

participants, moderators, panelists and other guests. Highlighting the importance, need and aim of the Forum, he said, "We organized Social Business Day, Country Forum of Nepal on June 30, 2021 with the slogan 'No Going Back'. To address extreme poverty, unemployment particularly with the youth and net carbon emission we had come out with the 14 point action plan and developed a follow up committee for monitoring the action plan. This Forum is designed to share new developments, issues encountered as well as discuss on our current status, milestones and focus on challenges and remedial measures. Our priority is also on youth employment particularly in the agriculture sector where we have become net importer of food grains from being a net exporter in the earlier days. Our youths are seeking employment opportunities overseas. As a result, our production has declined and 2 million hectares of productive land have become barren. We are now importing almost everything from foreign countries. In the decade of 1970s, Nepal established 7 rice and paddy export companies to export rice to foreign countries. We used to export rice to Singapore, Mauritius and India. Similarly, our neighboring countries have

higher emission rate but we should not ignore carbon emission which could make us extinct solely due to our own cause. We have to be mindful of the situation and do our best to address the issues and problems.”

5.3 Keynote Address by Professor Muhammad Yunus

Professor Muhammad Yunus, who was jointly awarded the Noble Peace Prize with Grameen Bank, Bangladesh in the year 2006 was also briefly present on Global Social Business Summit, 2021, Country Forum. The Chair of the Country Forum of Nepal introduced him to the Forum with a brief introduction of him and requested him for his keynote address. Prof. Yunus said, “It is a right time for us all to meet because UN Climate Change Conference of the Parties is currently being held in Glasgow, Scotland which has brought parties together to accelerate action towards the goals of the Paris Agreement and the UN Framework Convention on Climate Change. The Paris Agreement was continuation of Kyoto Protocol, international treaty, which was adopted in 1997, that aimed to reduce the emission of gases that contribute to global warming. The treaty advocates to carry out a binding agreements so that the temperature remains within 1.5 degree Celsius from the pre-industrial revolution. We have developed practices of carbon credits that permit a country, company or other entity to emit a certain amount of carbon dioxide based under the Kyoto Protocol based on 'caps' or quotas for Greenhouse gases. Carbon trade agreements allow for the sale of credits particularly by a rich country, company or other entity involved in high carbon emission. The credit is sold to poorer nations or programs replacing fossil fuel with renewable energy or nations contributing to net carbon emission through



Professor Muhammad Yunus making his keynote address in the Forum

various activities like forestry programs as part of an international agreement aimed at gradually reducing total emissions. The average global temperature has risen by 1.2 degree Celsius from the onset of industrial revolution. So if we do not act now we will not be able to save our planet from being extinct.” He also focused on new generations to take a lead role in this issue where he said, “Old generation are focused on profit maximization and have proclivity towards fossil fuel. We should not use this planet solely for profit maximization and so we should let the youth take the front seat. Youth should design the destination where there is zero net carbon emission, no wealth concentration and zero unemployment.” In order to bring this into fruition he also shared the concept of 3 zero clubs, where he said, “Each 3 zero club will have 5 members and students of schools, colleges and universities should be encouraged to join this club. The club will develop networks within the country and also from countries like Nepal, Bangladesh, India and other developed countries. The 3 zero club will implement as well as advocate and promote the concept of zero net carbon emission, zero unemployment and zero poverty.” He also tried to bridge a gap between social business and sports where

he said, “In 2020 Tokyo Olympic I also made a speech which was watched by 1.5 billion people around the world. The Olympic body and particularly the sports world are inviting us to link social business with sports’ clubs as well as federation of sports’ club. We will help sports world to create microcredit program or they will support us in expanding our microcredit program and linking other social business programs. Nobin program is an example of social business program which we have extensively promoted.”

5.4 Business Session on Various thematic topics

5.4.1 Business Session ‘A’

Dr. Bhesha Prasad Dhamala, Chairman of Nerude Laghubitta Bittiya Sanstha Ltd, moderated the session which focused on discussion on organizational targets, current status and milestones reached as per the action plan set by 11th Social Business Day, Country Forum of Nepal.

In the session Mr. Jyoti Chandra Ojha, CEO of RMDC Laghubitta Bittiya Sanshta Ltd, discussed on the two year action plan set by the 11th Social Business Day, Country Forum of Nepal as well as overall targets, current status and milestones reached.



Dr. Bhesha Prasad Dhamala, moderating the session

Similarly, Mr. Sanjay Mandal, CEO of Jeevan Bikas Laghubitta Bittiya Sanstha Ltd, and Mr. Dambar Bahadur Shah, General Manager of Kisan Bahuudeshiya Sahakari Sanstha Ltd, spoke on organizational targets, current status and milestone reached based on their share of targets as well as activities carried out by their respective organizations in line with the overall two year action plan set by the Forum.

5.4.1.1 Two Year Action Plan Set by the 11th Social Business Day, Country Forum of Nepal

Mr. Jyoti Chandra Ojha while briefing on the overall targets, current status and milestone reached by the Country Forum of Nepal, said, “The 11th Social Business day, Country Forum of Nepal, was organized on June 30, 2021. On July 2, 2021 the Forum also formulated a two-year action plan based on 3 zeros which was presented in the international forum.” With reference to the action plan formulated in the Forum, he said, “The major activities include youth employment and poverty reduction through sustainable business solutions and incorporation of concepts based on 3 zeros. Regarding this, some of the targets include establishment of incubation center in



Mr. Jyoti Chandra Ojha briefing on Two Year Action Plan Set by 11th Social Business Day, Country Forum of Nepal

20 high schools for creating youth entrepreneurs and documentation of 20 success stories based on the socio-economic transformation of clients of MFIs after the intervention through microfinance as well as credit plus activities.” He also shed light on the implementation of 25 exchange visit programs for potential micro-entrepreneurs to transform themselves into successful entrepreneurs, promotion of 1000 high school graduate children of MFIs members as entrepreneurs, collaboration between MFIs and academic institutions to create fund for enterprise development in order to motivate, create and groom youth entrepreneurs. He added, “Some of the important interventions to bring tangible solutions based on the concept of 3 zeros also include creation of inventory of migrant workers for skill development, establishment of hard core poor cell and creation of their database, launching of 20 green shops in order to create and develop sustainable business practice for the clients of MFIs, introduction of RET education at 10 rural schools in collaboration with Centre for Rural Technology/Nepal.” He also said that CSD and RMDC will collaborate with 4 local municipalities for promoting the concept of 3 Zeros in their program, planning and implementation as well as create ownership of this concept through internalization of the concept in their Annual Policy and Programs (Barshik Niti Tatha Karyakram).

5.4.1.2 Experience Sharing on Implementation of Institutional Action Plan

Mr. Sanjay Mandal, CEO of Jeevan Bikas Laghubitta Bittiya Sanstha Ltd (JBLBSL), spoke on organizational targets, current status and milestone reached based on their share of targets as well as activities carried out by their respective organizations in line



Mr. Sanjay Mandal briefing on the status of his organization based on two year action plan

with the overall two year action plan set by the Forum. He said, “JBLBSL has established 5 incubation centers in order to motivate, develop and groom youth entrepreneurs and has been creating entrepreneurship activities in one school.” He added, “JBLBSL has initiated and promoted vegetable farming, fish farming and poultry farming. It has also developed 5 videos on successful entrepreneurs who have made socio-economic transformation after JBLBSL provided them with credit access and supported them in credit plus programs.” He also said, “In order to create entrepreneurship for foreign migrant workers at their local area and dissuade them from going abroad, he said, “We had supported one migrant worker who had worked in Israel to initiate agricultural enterprise in his local area. Currently his enterprise is thriving and has also employed three additional support staff.” He added, “JBLBSL has so far conducted 20 exposure visits for the clients so that they can develop practical knowledge as well as replicate some of the best practices from other entrepreneurs. Similarly JBLBSL so far conducted 200 youth employment promotion and 139 youths training on entrepreneurship development in order to develop and groom young entrepreneurs.”

With regard to inventory collection for socio-economic intervention, he added, “We have got inventory of 3 lakh migrant workers out of which 31% are skilled workers. We plan to provide loans to some of these skilled workers and provide training for unskilled workers. We are also collecting database of our clients and will closely monitor their socio –economic transformation.” Regarding his future strategy he said, “We plan to establish Hard Core Cell for socio-economic upliftment of our clients. Through our Deputy CEO, we are also planning to collect inventory of our clients based on predefined indicators so that we may devise suitable strategies and action plan for their socio-economic transformation. The indicators developed will also incorporate clients who have physical disability and those suffering from malnutrition. We will also carry out suitable intervention for them.” He added, “We are currently conducting three eco-village program, two in Morang and one in Dhankuta district. One of the programs in Morang district is targeted to Musahar community whose socio-economic status lags behind even among the marginalized communities of Nepal. Similarly, we have also established two 3 zero clubs.”

Mr. Dambar Bahadur Shah, General Manager of Kisan Bahuudeshiya Sahakari

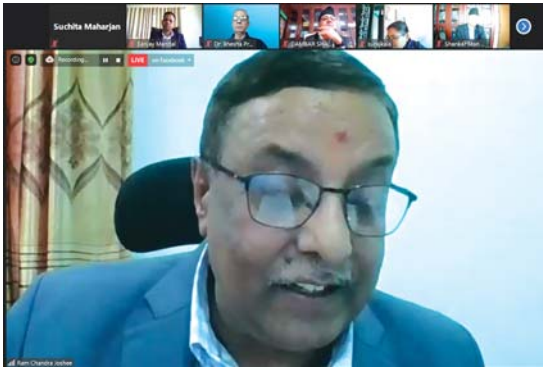


Mr. Dambar Bahadur Shah sharing organization's action plan

Sanstha Ltd, said, “We have developed 5 success stories of our clients who have made socio-economic transformation after we provided them with access to finance as well as initiated credit plus programs. We are also working on youth employment, eco-village development, programs for ultra-poor, renewable energy activities with schools and creating 3 zero club as well as soil testing of farms by our technicians so that our members will be able to grow appropriate crops that will boost output and uplift their living standard.” He added, “We are providing 50% of our total loans on agricultural and environmental sector. With regards to eco-village development program, he said, “We are conducting this activity in Ward Number 9, Lamkhi Chula Municipality of Kailali district. There are 300 households in the community. We are currently involved in seed distribution, health and sanitation and soil testing. We have also distributed 1000 plants of gold lemon species to 1000 members.” With regard to the future course of action, Mr. Shah said, “We will arrange exposure visits focusing on entrepreneurship development for our clients so that they can replicate some of the best practices as well as develop coordination and networks with other stakeholders. We will also establish skill development fund which will be used to create, promote and groom entrepreneurs. Similarly, we will also conduct global warming orientation training so that our members will be able to incorporate, manage, develop practical solution as well as mitigate risks related to environment induced hazards while carrying out sustainable agriculture practices.”

5.4.2 Business Session ‘B’

Mr. Ram Chandra Joshi, Chairman of Neighborhood Society Service Centre, moderated the session which focused on



Mr. Ram Chandra Joshi moderating the session



Dr. Purushottam Shrestha, explaining the concept of Self-help Eco-village Program

development of self-help eco-village, enterprise incubation of students of rural high school and youth self-employment creation among the children of MFIs/cooperatives clients and village based youth self-employment creation and the speakers were Dr. Purushottam Shrestha, Executive Director of Centre for Rural Technology/Nepal, Mr. Narayan Prasad Sigdel, Principal of Jana Jyoti High School, Ms Bimala Yogi, CEO of Jalpa Samudayik Laghubitta Bittiya Sanstha Ltd and Mr Narottam Aryal, President of King's College.

5.4.2.1 Developing Self-help Eco-village

Dr. Purushottam Shrestha, Executive Director of the Centre for Rural Technology/Nepal, spoke on the concept of Self-help Eco-village program as well as activities to be carried out for holistic development of targeted community through integrated development approach. He said, “Eco-Village Development Program advocates for integrated community livelihood program through maintaining local socio-economic culture as well as safeguard of local resource minimizing environment induced hazards and promoting renewable energy technology,

sustainable agriculture practices and environmental friendly practices. It also advocates for bottom up approach where the concerned community members play a proactive role in prioritizing their needs through following strategic approach, planning and implementation as well as monitoring, evaluation and feedback. It encourages activities where there is ample space for promotion and implementation of renewable energy technologies (RETs), employment generation at local level, waste management, financial access, market access of finished goods, practices of discouraging chemical fertilizers, less impact of greenhouse gas emission, access to drinking water, irrigation and toilet in each house as well as minimal indoor pollution.” He also said that eco-village development will promote environment friendly technologies like bio-gas, domestic improved cook stove (ICS), bio-briquette, improved water mills, solar home system, cow-shed and faeces management, rain water storage, solar dryer, cold storage, plastic tunnel and organic farming, nursery management and tree plantation, hydraulic ram, solar pump, vermin compost, plastic pond, micro-irrigation technology and domestic/community/institutional bio gas plant depending on local needs and

conditions. The self-help eco-village development program also prioritizes and promotes income generating activity to transform socio-economic status through promotion of productive enterprises.” He said that such programs have been implemented in four villages of Bethanchowk Rural Municipality, Marin Rural Municipality as well as Barhabishe and Chandragiri Municipality. He added, “In the near future we will facilitate rural municipalities to prepare environment friendly village development directives in order to promote clean living solutions. We will implement self-help eco-village development programs in partnership with the Centre for Self-help Development and MFIs and cooperatives in order to promote self-help environment friendly villages/communities. We will also conduct orientation programs and exposure visits depicting the best practices of self-help environment friendly villages.

5.4.2.2 Enterprise Incubation of Students in a Rural High School

Mr. Narayan Prasad Sigdel, Principal of Jana Jyoti High School, spoke on enterprise incubation of students of rural high school with particular reference to his school Jana

Jyoti High School which has been providing quality technical education with due emphasis on practical and vocational teaching methodology. He said, “Our school is running higher secondary classes (+2 in science and education) and also conducts 18 month agricultural and veterinary JTA training, 3 year agriculture diploma, 3 year veterinary diploma and were planning to conduct classes in B.Sc (Agriculture) for the next year. There are a total of 1048 students in the school (up to higher secondary/+2 level) and a total of 1361 students including diploma level classes.”

He further said, “Some of the initiatives taken by our school include, free education upto 8th standard as well as vocational classes where students are involved in fish farming, bee keeping, dairy farming, camphor cultivation, lemon grass cultivation, asparagus plantation, vegetable farming and food grain cultivation. Other initiatives include tunnel farming for off-season vegetables, rabbit breeding, turmeric cultivation, banana farming, vermin culture, goat rearing and pomegranate plantation (currently 10 thousand pomegranate plants). Students involved in technical education are formed into groups and each group is involved in these activities. We have been teaching our students income generating activities from 4th and 5th standard. Students have been able to pursue their education and also been able to be involve in income generating activities concurrently. If the students are not able to pay their tuition fee they can pay back once they are able to earn. We have the slogan, ‘Learn and Earn’ for students up to SEE level and ‘Earn and Learn’ from the students of 10+2 level.” Similarly, the school also has homestead facility where 66 teachers came to inspect the activities carried out by the school before the corona pandemic.



Mr. Narayan Prasad Sigdel, speaking on Enterprise Incubation of Students of Rural High School

Comments on the Presentation

Mr. Damodar Regmi, Deputy CEO of Jeevan Bikas Laghubitta Bittiya Sanstha Ltd, said that the approach of Jana Jyoti High School has developed an effective fusion between conceptual education, practical work and income generation and initiated a complete and comprehensive education package for its students.

5.4.2.3 Youth Self-employment Creation among the Children of MFIs/ Cooperatives Clients

Ms Bimala Yogi, CEO of Jalpa Samudayik Laghubitta Bittiya Sanstha Ltd (JSLBSL) spoke on youth self-employment creation among the children of MFIs/cooperatives clients. Speaking about her MFI on youth employment creation, she said, “Children of clients of our MFIs are provided skill enhancement training through our own JTA as well as through engaging trainers having expertise in the particular sector. After they successfully complete the training, they are provided loans.” Regarding green shops and its role in self-employment creation, she said, “We have promoted two green shops where our clients involved in different enterprises bring their agricultural products



Ms. Bimala Yogi speaking on Youth Self-employment Creation among the Children of MFIs/Cooperatives Clients

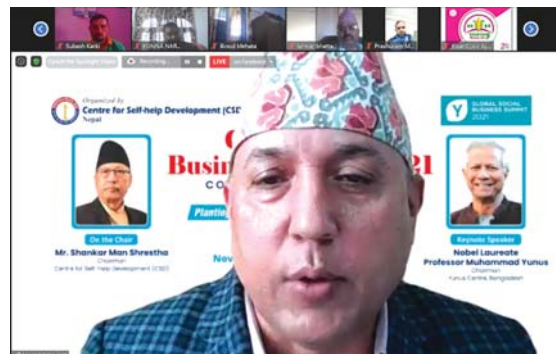
and the green shops support them in grading, processing, quality control and developing market access. The clients also get fair price for their goods. Green shops collect milk products, pulses, lentils, wheat and different varieties of millets from our clients and apart from support in grading, processing, quality control, the shop also assists in promoting value added products and developing market access.” She also shared an example of an entrepreneur client, Mr. Kashi Ram Neupane, whose wife is a member of JSLBSL, she said, “We involved him in training as well as provided mentoring and credit facility to his wife for bee keeping. The family produces 60 quintal of honey and generates Rs. 5 lakh as net profit per year. “She added, “20 children of clients of my organization are currently involved in skill development training. We will groom, deliver mentoring support and provide credit access to their family so that they will be involved in self-employment. Through self-employment we will help to transform the socio-economic status of our clients and their children.” She further added, “Rs. 10 million grants have been provided to various clients through Client Protection Fund for carrying out numerous entrepreneurship development activities like milk can for dairy farmers and bee hive for bee farmers. Similarly, agricultural technology supports are given to farmers involved in goat rearing, bee keeping and ginger farming in pocket areas. Some amount of subsidy is also given to clients involved in buying tractors, mills and concept of collective income generation practice is applied for fruit tree plantation.”

4.4.2.4 Village Based Youth Self-employment Creation (Joint Venture of College and MFI)

Mr Narottam Aryal, President of King’s College, while speaking on village based



Mr Narottam Aryal speaking on Village Based Youth Self-Employment Creation



Mr. Mahendra Kumar Giri moderating the session

youth self-employment creation said, “We are currently focused on classroom oriented theoretical education system. Community has indigenous knowledge and technology but we have not been able to harness them properly. We should promote indigenous knowledge and technology for entrepreneurship development and at the same time groom our human capital. We should use our marketing skills to promote local products like Gundruk and Madal. Edible items need to follow international quality control norms, packaging skills and just in time delivery mechanism to deliver fresh products.” Just in time delivery mechanism also reduces warehouse costs and at the same time increased consumer satisfaction. He added, “Educational institutions and microfinance institutions should develop partnership where education institutions will provide mentorship through regular and timely skills and knowledge dissemination and upgradation. Similarly, MFIs will provide required financial support. We also need to develop ecosystem of stakeholders so that we can pull resources from all relevant sectors in order to develop skills, capacities as well as provide overall support for the sustainable development of the entrepreneurs whenever necessary.”

5.4.3 Business Session ‘C’

Mr. Mahendra Kumar Giri, Chief Executive Officer of Sahara SACCOS, moderated this session which focused on concept, and organization and operational process of 3 Zero Club. Mr. Damodar Regmi, Deputy Chief Executive Officer of Jeevan Bikas Laghubitta Bittiya Sanstha Ltd spoke on the topic.

5.4.3.1 Concept and Operational Process of 3 Zero Club

Mr. Regmi said, “Three Zero Club concept is to equip and enrich the youths with decision making power. The conventional working methodology of older generation could not bring tangible results in tackling the issues of unemployment, poverty alleviation and propensity towards fossil fuel usage.” Speaking on the formation of 3 Zero Clubs he said, “Each club will have 5 members. Age limit is between 12 to 35 years and the maximum age difference between the oldest and the youngest members should not be more than seven years.” He added, “Such clubs can be formed in schools, colleges, homes, families, neighborhoods and communities. The Club will have key person, deputy key person and 3 members. The registration process is through 3zero.club. The key person should carry out the online registration. All the five members of the club will get confirmation



Mr. Damodar Regmi presenting on Concept and Operational Process of 3 Zero Club

e-mail if it is approved.” He further added, “The members should decide the core focus area of the club. If the members focus on ‘Environment and Climate Change’ then the name of the club will be ‘3 Zero Club for Environment and Climate Change’. The focus of the club can be changed from ‘Environment and Climate Change’ to ‘Poverty’ and similarly the name of the club will also be changed. Five or more than five 3 Zero Clubs having same focus area can form a Circle. The Circle formed may have various 3 Zero Clubs as its members which could be based in a particular area, province, national or it could be from various nations. The clubs’ members can be from different caste, color, religion, echelon, social and economic status, nationality and will not discriminate based on physical/mental condition. The Circle will have a coordinator club, similar to key person for a particular 3 Zero club, and it is known as navigator club. Similarly, 3 Zero Clubs may form a Network where 3 Zero Clubs having different focus areas may join the Network. For example if the focus area of some 3 Zero Clubs is ‘Environment and Climate Change’ then those club may form a particular Circle and also a particular Network from those clubs. Similarly if the focus area of one 3 Zero Club is ‘Environment and Climate Change’ and the focus area of another 3 Zero Club is ‘Enterprise Development’ then

in that case they may join a particular Network from those clubs but cannot join a particular Circle from those clubs.” Regarding the benefit of joining the club, he said, “Members will get newsletters acquainting the participants with latest developments as well as problems focusing on poverty, environment, employment and other relevant topics and issues encountered. The club will also develop global youth connectivity and help the youths motivate to move ahead with particular focus on poverty, employment and environmental issues. As the 3 zero clubs in the world will be connected through a social network, there will be ample opportunities to learn from the activities of the clubs from international communities. It will also update and upgrade the youths on topics and issues discussed above and focus on means to tackle global challenges and further help to incorporate relevant strategies to confront burning problems and issues. Young people who have the vision to foresee a better world for us to live in will be joining this club. This will also help to develop their decision-making ability and also enhance leadership quality. They will also have international exposure and help develop, design and conduct various events in coordination with international partners. Through common platform and joint effort, their voice concerning the issues on environment, poverty and employment will be better heard and also create synergic effect in order to tackle global issues.” Mr. Regmi also said “The members of those clubs, circles and networks will be invited to Social Business Day programs. The convention of 3 Zero Clubs and Social Business Day will be simultaneously organized. The convention of 3 Zero Clubs will have discussion, presentation and future action plan based on various thematic areas.” Mr Regmi said that as of today six 3 Zero Clubs have been formed in Nepal.

Comments on the Presentation

Dr. Pursottam Shrestha, Executive Director of the Centre for Rural Technology/Nepal, suggested that the youth of Eco-villages should also be encouraged to organize 3 zero clubs.

5.5 Way Forward

Dr. Bhesha Prasad Dhamala coordinated the formulation of a Way Forward of the Global Social Business Summit 2021, Country Forum of Nepal and presented it in the Forum. The Way Forward was unanimously approved by the participants of the Forum.

The Way Forward gave special focus on the implementation of the 14th Point Action Plan adopted by the 11th Social Business Day, Country Forum of Nepal. It also stressed on apprising opinion makers, media persons and other officials of concerned organizations about the 14 Point Action Plan as well as to update on the current status, milestone reached and issues encountered in due process.

Since providing credit alone may not be effective in uplifting the socio-economic status of the marginalized communities and target groups, it advocated for developing suitable strategy and action plan so that microfinance and credit plus activities move in tandem. For this, the Forum prioritized on adopting integrated approach of credit facilities, micro-entrepreneurship development and market linkage as a strategy to uplift the socio-economic status of marginalized people, the poor and the disadvantaged communities and the unemployed youths.

It also emphasized promotion of “3 ZERO Club” to encourage youths to commit themselves for taking ownership of the concept of three zeros which are zero net carbon emission, zero wealth concentration

for ending poverty, and zero unemployment through entrepreneurship development and familiarizing young generation with importance of 3 Zero concept and 3 Zero Club, and encourage them to gear up their actions to join the network of 3 Zero Clubs that help create a ‘New Economy’.

In order to streamline activities as well as create accountability and ownership for implementing the tasks assigned, it has encouraged each MFI and Cooperative to assign separate Focal Person who will take responsibility for overseeing the programs of Eco-village, Hard Core Poor Financing and 3 Zero Clubs.

To acquaint concerned stakeholders with the current status, milestone reached as well as provide feedback and work on corrective measures, the Forum also decided on organizing regular monitoring, supervision and evaluation of stakeholders’ performance in implementing the action plan effectively on time.

As a collaborative approach, it also advocated to launch community based Youth Entrepreneurship Program as a joint venture between Educational Institutions and MFIs where academic institutions will provide enterprise incubation of students based on practical reality of local situation and encourage local youth to undertake locally potential enterprise to create self-employment at their hometown. MFIs will support to create easy access to credit and credit plus activity.

5.6 Closing Session

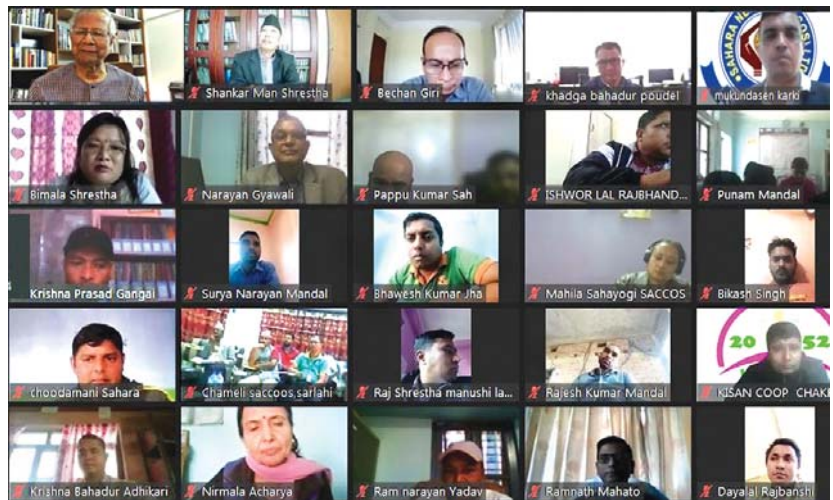
In the valedictory session, Chairman of the Organizing Committee of the Global Social Business Summit 2021, Country Forum of Nepal, Mr. Shankar Man Shrestha said, “We should be responsible to the community and not be self-centered. We all have the means, capacity and resource

WAY FORWARD OF THE GLOBAL SOCIAL BUSINESS SUMMIT 2021, COUNTRY FORUM OF NEPAL

1. Ensure effective implementation of the 14 Point Action Plan formulated in the 11th Social Business Day 2021: Country Forum of Nepal.
2. Organize awareness raising programs through organization of meetings, seminars and interactions to enlighten opinion makers, media persons and other officials of concerned organizations on the concept of 3 Zeros and 3 Zero Club
3. Adopt integrated approach in credit financing with micro-entrepreneurship development and market linkage.
4. Familiarize young generation with the importance of 3 Zeros concept and 3 Zero Club, and inspire them to organize 3 Zero Club and join network of 3 Zero Clubs and encourage them to initiate actions for creating a 'New Economy'
5. Organize regular monitoring, supervision and evaluation of stakeholders' performance in implementing the 14 Point Action Plan effectively on time.
6. Encourage each MFI and Cooperative to assign separate Focal Person for overseeing the programs of Eco-village, Hard Core Poor Financing and 3 Zero Club.
7. Launching community based Youth Entrepreneurship Program as a joint venture of Educational Institutions and MFIs.

to change the course of the economy of our country also for the benefit of the mankind and the planet as a whole. Our effort, commitment and dedication will play an effective role for the benefit of our society particularly in our endeavor to contribute towards zero poverty, zero unemployment and zero net carbon emission. In order to tackle these issues we need to promote 3 zero clubs as propounded by Prof. Muhammad Yuns. This will help us confront the burning issues of this planet particularly youth unemployment, poverty and use of fossil fuel. The internalization of

these clubs will also go ahead where CSD will also play a major role in ushering the stakeholder organizations and various individuals interested in this concept. Our effort, commitment, dedication, sincerity and proactive role will play a catalytic role



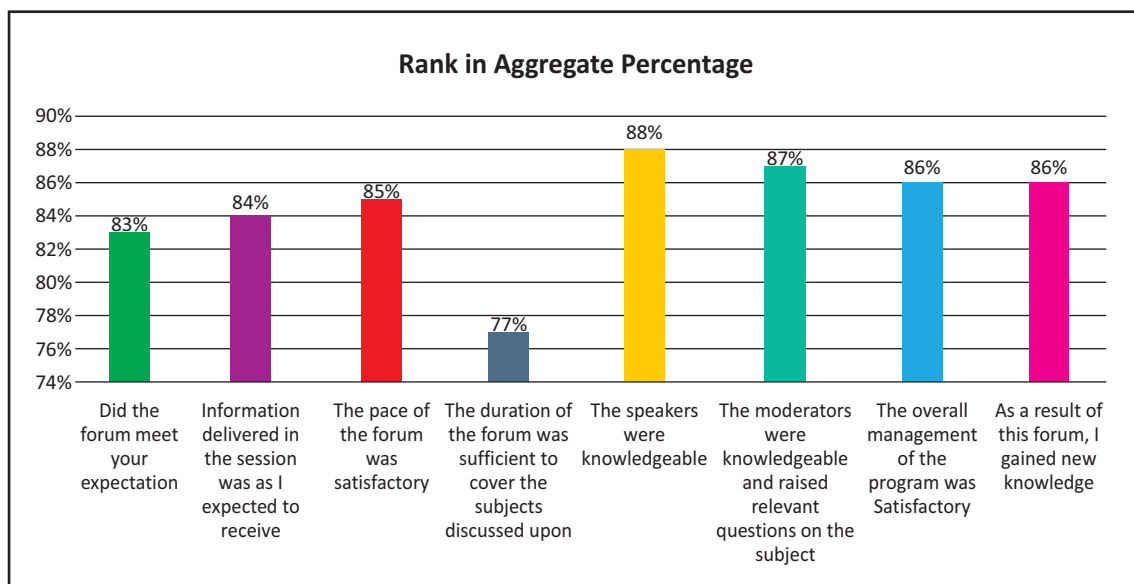
Participants in the Country Forum

in the effective implementation of our activities as ensured by the Forum. He also informed that follow up committee has already been constituted to monitor and follow up the 14 point action plan and the way forward passed by the Forum. He thanked Prof. Yunus for sparing his valuable time to address the audience of the opening session of the Forum despite his busy schedule. He also thanked the participants, the organizing committee members, moderators, speakers, staff of CSD who have worked behind the scene as well as all those who directly or indirectly played a role in making this Forum a grand success.

5.7 Program Evaluation

The feedback and evaluation of the Forum by the participants were carried out through online digital platform "Google Form". The participants were asked eight different Likert- scale questions ranking 1 to 5, 1 being extremely poor and 5 being very good. The open- ended statement to collect feedback and conduct such program lived up-to their expectations. Out of the 378 participants, the Country Forum of Nepal was attended by 378 people from economic, social, education and environmental sectors, women entrepreneurs, NGOs, Youths and students. From the Liket-scale the overall results are shown as below.

Indicators	Aggregate Percentage	Ratings
The speakers were knowledgeable	88%	Highest Approval Rating
The moderators were knowledgeable and raised relevant questions on the subject	87%	Second Highest Approval Rating
Did the forum meet your expectation	83%	One of the Lowest Approval Rating



6. Conclusion

The Forum emphasized on the effective and timely implementation of the 14th Point Action Plan formulated by 11th Social Business Day, Country Forum of Nepal. In order to acquaint concerned stakeholders with the current status, milestone reached and familiarize with current issues and hurdles met, it also stressed on organizing meetings, seminars and follow-up programs. The status of the implementation of action plan will be periodically monitored, supervised and evaluated. Feedbacks also will be collected through meetings, seminars and follow-up programs. As per the overarching objective of the Forum, it focused on youth employment, enterprise incubation and development, financial access and upliftment of the ultra- poor as

well as sustainable living solution through sound environment practices for the promotion and effective management of social business solution. The Forum also focused on 3 Zero Clubs and its modality, enrollment process as well as its approach of attaining zero net carbon emission, zero unemployment and zero poverty. The focus of the Global Social Business Summit, 2021 was also to promote 3 Zero Clubs in the participating countries. The participating organizations are expected to promote and help organize 3 zero clubs of the youths in their communities, nearby schools and colleges and also organize the clubs of the children of their members. This process would strengthen the mission of the Summit and help create new economy in the rural areas.

Annex-1

Organizing Committee



Organized by
Centre for Self-help Development (CSD)
Nepal



Global Social Business Summit 2021

COUNTRY FORUM OF NEPAL

Planting the Seeds of New Economy: Time is Now

PROGRAM DATE & TIME

November 9, 2021 (Kartik 23, 2078)
10:00 am to 1:00 pm

ORGANIZING COMMITTEE



Mr. Shankar Man Shrestha
Chair



Dr. Bhesha Prasad Dhamala
Member



Mr. Narottam Aryal
Member



Dr. Purushottam Shrestha
Member



Mr. Jyoti Chandra Ojha
Member



Mr. Ram Chandra Joshi
Member



Ms. Aasmani Chaudhary
Member



Mr. Mahendra Kumar Giri
Member



Ms. Shova Bajracharya
Member



Mr. Dambar Bahadur Shah
Member



Mr. Sanjay Kumar Mandal
Member



Ms. Bimala Yogi
Member



Mr. Bechan Giri
Member Secretary

Annex-2

Session Moderators and Panelists



Organized by
Centre for Self-help Development (CSD)
Nepal



GLOBAL SOCIAL
BUSINESS SUMMIT
2021



On the Chair

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

Global Social Business Summit 2021

COUNTRY FORUM OF NEPAL

Planting the Seeds of New Economy: Time is Now

PROGRAM DATE & TIME

November 9, 2021 (Kartik 23, 2078)
10:00 am to 1:00 pm



Keynote Speaker

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

MODERATORS



Dr. Bhesha Prasad Dhamala
Chairman, NLBSL



Mr. Ram Chandra Joshi
Chairman, NSSC



Mr. Mahendra Kumar Giri
CEO, Sahara Nepal SACCOS Ltd.

SPEAKERS



Mr. Jyoti Chandra Ojha
CEO, RMDC LBSL



Mr. Sanjay Kumar Mandal
CEO, JBLBSL



Mr. Dambar Bahadur Shah
General Manager, KBSSL



Dr. Purushottam Shrestha
Executive Director, CRT/N



Mr. Narayan Prasad Sigdel
Principal, JJHS



Ms. Bimala Yogi
CEO, JSLBSL



Mr. Narottam Aryal
President, King's College



Mr. Damodar Regmi
DCEO, JBLBSL

For Further Information Contact:
Mr. Satish Shrestha, 9841665755
Ms. Renu Prajapati, 9841884445
☎ Ext: 103, 5365635, 5356786
✉ csd@mos.com.np

Language | Registration
NEPALI | FREE

Register here to Join us:



<https://zoom.us/j/93141139981>

Meeting ID: 931 4113 9981

OR
Scan this
QR code to
join directly



Annex-3

Global Social Business Summit 2021

COUNTRY FORUM OF NEPAL

(November 9, 2021)

Theme of the Global Social Business Day: *Planting the Seeds of New Economy: Time is Now*

Program Schedule

Nepal Standard Time (NST)	Program Details
10:00 - 10:30	Opening of the Forum
10:00 - 10:10	Opening Remarks by the Chairman of the Forum Organizing Committee Mr. Shankar Man Shrestha
10:10 - 10:30	Keynote Address by Professor Muhammad Yunus
10:30 - 11:00	Business Session 'A' (Discussion on Action Plan)
	Moderator: Dr. Bhesha Prasad Dhamala
	(1) Highlight on Two Year Action Plan Set by 11 th Social Business Day, Country Forum of Nepal (10 minute) Speaker, Mr. Jyoti Chandra Ojha
	(2) Experience Sharing on Implementation of Institutional Action Plan Mr. Sanjay Kumar Mandal (10 minute) Mr. Dambar Bahadur Shah (10 minute)
11:00 - 11:10	Floor Discussion
11:10 - 11:50	Business Session 'B'
	Moderator: Mr. Ram Chandra Joshi
	(3) Developing Self-help Eco-village (10 minute) Speaker, Dr. Purushottam Shrestha
	(4) Enterprise Incubation of Students of Rural High School (10 minute) Speaker, Mr. Narayan Prasad Sigdel Speaker, Ms. Bimala Yogi

Nepal Standard Time (NST)	Program Details
	<p>(5) Youth Self-employment Creation among the Children of MFIs/Cooperatives Clients (10 minute)</p> <p>(6) Village based Youth Self-employment Creation (Joint Venture of College and MFI) (10 minute) Mr. Narottam Aryal</p>
11:50 –12:00	Floor Discussion
12:00 –12:20	Business Session ‘C’
	<p>Moderator: Mr. Mahendra Kumar Giri</p> <p>(7) Presentation on Concept and Operational Process of 3 Zero Club (20 minute) Speaker, Mr. Damodar Regmi</p>
12:20 –12:30	Floor Discussion
12:30 – 01:00	Closing Session
	<ul style="list-style-type: none"> • Summary Reporting of the Sessions and Way Forward: Dr. Bhesh Prasad Dhamala • Closing Remarks and End of the Forum: Chairman of the Organizing Committee Mr. Shankar Man Shrestha • Program Evaluation

Annex-4

Global Social Business Summit 2021

COUNTRY FORUM OF NEPAL

BUSINESS SESSION MODERATOR

Dr. Bhesha Prasad Dhamala

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



Mr. Ram Chandra Joshi

Mr. Joshi is currently the Chairman of Neighborhood Society Service Centre. He was also the founder CEO of Chhimek Laghubitta Bittiya Sanstha Ltd. He also served as the Chairman of Nepal Microfinance Bankers' Association (NMBA). Prior to Chhimek he was the Director of Chhimek Academy and has been involved in various FINGOs. He is an experienced microfinance practitioner having successfully managed one of the largest and model MFI in the country. He has completed his MBA from Tribhuvan University.



Mr. Mahendra Kumar Giri

Mr. Giri is the CEO of Sahara Nepal Saving and Credit Cooperative Society Ltd., Jhapa and also the Vice-Chairman of the Governing Board of CSD. He has been a part of Sahara since its establishment and lately, Sahara has forayed into innovative loan products as well as invested in the subsidiaries that cater to the need, aspirations, and demands of targeted clients. He is president of the NGO Coordination Committee and a member of the Non-Government Organization Federation, Jhapa and has been conferred with the Jana Sewa Shree (Pancham) by Rt. Honorable President of the Federal Democratic Republic of Nepal, Mrs. Bidya



Devi Bhandari on September 19, 2020, on the Constitution Day of Nepal. Mr. Giri holds a Bachelor Degree in Commerce from Mechi Multiple College.

SPEAKERS

Mr. Jyoti Chandra Ojha

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



Mr. Sanjay Kumar Mandal

Mr. Mandal is the CEO of Jeevan Bikas Laghubitta Bittiya Sanstha Ltd. Previously he was the Director of Jeevan Bikas Samaj, a FINGO, where he was a motivator of microfinance. Since its inception, he has played a pivotal role in the growth and development of the organization. He has attended workshops and training on village banking model, microfinance operation, supervision and



monitoring, delinquency management and so forth. He applies his knowledge and experience in training sessions. Furthermore, he has participated in international summits and exposure visits in various countries. He holds a MBS Degree in Finance from the Tribhuvan University.

Mr. Dambar Bahadur Shah

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



Dr. Purushottam Shrestha

Dr. Shrestha is the Executive Director of Center for Rural Technology Nepal (CRT/N). He has more than 30 years of experience in



renewable energy, rural finance, microfinance, training, research, project planning, management and implementation. Dr. Shrestha has been supervising, managing and coordinating ENERGIA/Hivos, SIDA and ADB supported renewable energy based projects and programs. Besides, he is working as a Project Supervisor in ADB - Output 2 "TA 9334-NEP: Strengthening the Capacity of the Energy Sector to Deliver Gender Equality and Social Inclusion Result and Empowering Women Engendering Energy – Nepal" project. Dr. Shrestha holds Ph. D in Economics from Tribhuvan University Kirtipur Kathmandu, M.A Development Studies and Post Graduate Diploma in Rural Policy and Project Planning from the International Institute of Social Studies (ISS), the Hague, the Netherlands. He has led numerous institutions in the past including as a Chief Executive Officer of Small Farmers Development Bank, DGM/Deputy CEO, Division Chief and Director of Agricultural Development Bank, Nepal (ADB/N), Chairman of Sarathi Nepal Microfinance Development Bank, Naya Nepal Microfinance Development Bank and National Team Leader and Microfinance Development Expert of ADB financed project in Nepal. He has authored a book on "Financial Performance of Small Farmers Cooperatives in Nepal". He has been honored for Contribution in Poverty Reduction in Nepal through Microfinance awarded by the Governor of Nepal Rastra Bank in July, 2013.

Mr. Narayan Sigdel

Mr. Sigdel is currently the Principal of Jana Jyoti High School, Surkhet. He has completed Bachelor of Education from Tribhuvan University, Nepal and



Master's in Value Education from Annamalai University, India. He has 32 years of teaching experience. His school is running higher secondary classes (+2 in science and education) and also conducts 18 month agricultural and veterinary JTA training, 3 year agriculture diploma, 3 year veterinary diploma and in the next year planning to conduct classes in B.Sc (Agriculture). Students have been able to pursue their education and also been able to be involved in income generating activities concurrently. His school has a slogan, 'Learn and Earn' for students up to SEE level and 'Earn and Learn' from the students of 10+2 level. He has been conferred with the Jana Sewa Shree (Pancham) by Honorable President of the Federal Democratic Republic of Nepal, Mrs. Bidya Devi Bhandari on September 19, 2021, the Constitution Day of Nepal. Jana Sewa Shree (Pancham) is one of the highest civilian awards of Nepal.

Ms. Bimala Yogi

Ms. Yogi is the Chief Executive Officer of the Jalpa Samudayik Laghubitta Bittiya Sanstha Ltd. Ms. Yogi has been an active promoter of microfinance and development programs and is involving in raising awareness, empowering women and organizing them in saving and credit groups since last two decades. Ms. Yogi has held office as board member in various community and welfare programs in Dang District. She has participated in training programs and workshops on topics of empowering grassroots communities, role of women in agriculture, cooperatives, and farm management. She holds a Master's degree in economics and social science.



Mr. Narottam Aryal

Mr. Aryal has been working with Nepalese higher education especially in the field of business and entrepreneurship development. He obtained his Master in Public Administration from Tribhuvan University, Kathmandu, Nepal and M. Phil. in Public Policy from University of Bergen, Norway in 1999. Mr. Aryal attended a week-long executive program on Social Entrepreneurship at INSEAD, Singapore, and an International Visitor Leadership Program Fellow of US Department of State. Mr. Aryal is firm believer of freedom and actively involved in promoting entrepreneurship and is in the mission of Democratizing the Wealth Creation in Nepalese society and has served as the convener of the Startup Ecosystem Development Committee of the Ministry of Industry, Government of Nepal for a period of one year in the year 2017. He was awarded as the Manager of the Year 2013 by Management Association of Nepal.



Mr. Damodar Regmi

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



Annex-5

Follow-up Committee

SN.	Name	Designation	Organization
1	Mr. Shankar Man Shrestha	Chair	Centre for Self-help Development, Maitighar Height, Kathmandu
2	Mr. Narottam Aryal	Member	King's College, Babarmahal, Kathmandu
3	Dr. Purushottam Shrestha	Member	Centre for Rural Technology/Nepal, Bhanimandal, Lalitpur
4	Mr. Jyoti Chandra Ojha	Member	RMDC Laghubitta Bittiya Sanstha Ltd., Kathmandu
5	Mr. Mahendra Kumar Giri	Member	Sahara SACCOS, Charpane, Jhapa
6	Ms. Shova Bajracharya	Member	Manushi Laghubitta Bittiya Sanstha Ltd., Kavrepalanchok
7	Dr. Gopal Dahit	Member	Unique Nepal Laghubitta Bittiya Sanstha Ltd., Kohalpur, Banke
8	Mr. Dambar Bahadur Shah	Member	Kisan Bahuudeshiya Sahakari Sanshta Ltd., Lamki, Kailali
9	Mr. Sanjay Kumar Mandal	Member	Jeevan Bikas Laghubitta Bittiya Sanstha Ltd., Katahari, Morang
10	Ms. Bimala Yogi	Member	Jalpa Samudayik Laghubitta Bittiya Sanstha Ltd., Pokhara, Kaski
11	Mr. Bechan Giri	Member	Centre for Self-help Development, Maitighar Height, Kathmandu

Annex-6

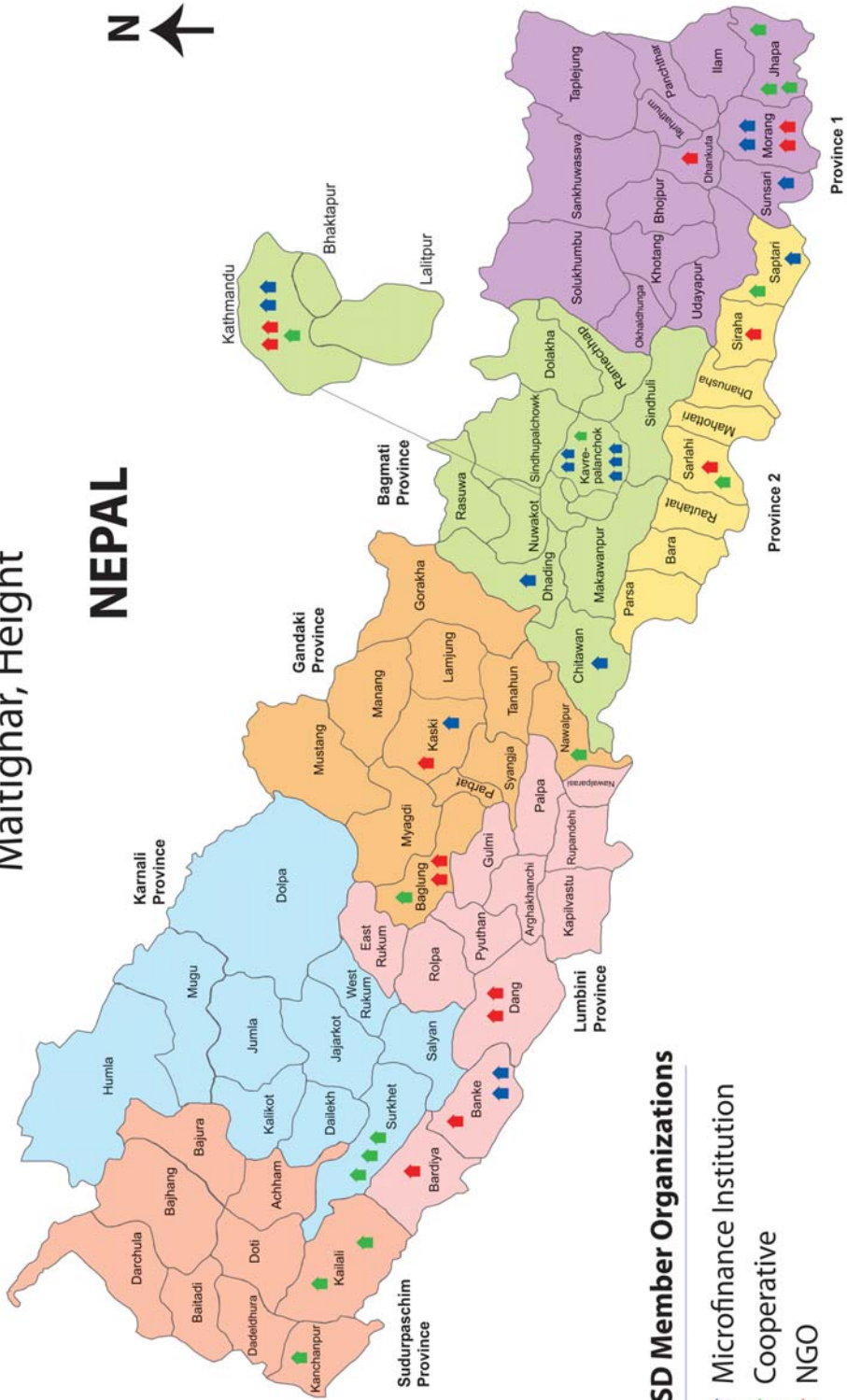
Program Support Team of CSD

S.N.	Name
1.	Mr. Bechan Giri
2.	Mr. Satish Shrestha
3.	Mr. Sopan Bista
4.	Ms. Renu Prajapati
5.	Mr. Chandrakanta Pandit
6.	Mr. Dipendra Joshi
7.	Ms. Shraddha Joshi
8.	Ms. Suchita Maharjan
9.	Ms. Laxmi Parajuli

CENTRE FOR SELF-HELP DEVELOPMENT (CSD)

Maitighar, Height

NEPAL





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

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