

Glimpse



A Newsletter of CSD – March 2021, Issue 33

Three Microfinance Members Accredited with “Best Micro-Entrepreneur Award -2076”



Group Photo with Awardees Members

The Centre for Self-help Development (CSD) awarded three members of microfinance institutions with “Best Micro-Entrepreneur Award-2076.” Honorable Minister for Land Management, Agriculture and Cooperatives of the Lumbini Province Ms. Aarati Paudyal distributed the award amidst a function organized at Kohalpur of Banke on February 18, 2021 (Falgun 6, 2077). Each of the awardees was provided with Rs. 25,000 and a Certificate of Appreciation.

The awardees are Ms. Manu Thapa Magar, a member of the Unique Nepal Laghubitta Bittiya Sanstha Ltd. Kohalpur, Banke, who has been running a piggery business at Raniha, Banke; Ms. Geeta Chaudhary a member of the Aatmanirbhar Laghubitta Bittiya Sanstha Ltd., Ghorahi, Dang, who has been operating a dairy as well as vegetable production business at Lamahi, Dang and Ms. Laxmi Devi Khadka a member of the Upakar Laghubitta Bittiya Sanstha Ltd., Kohalpur, Banke has been running a dairy and vegetable farm at Janaki 3 Thatenpur, Banke.

Addressing the audience, Hon. Minister Ms. Aarati Paudyal said, “Microfinance Program has made a great contribution to the empowerment and the development

of the poor women in Nepal. Microfinance institutions are not only providing loan but also entrepreneurial skills and capacity to manage various enterprises that have led their socio-economic transformation.”

The minister also thanked the CSD for instituting the award inspiring the micro-finance members to foster micro- enterprises for employment generation for themselves as well as other unemployed in the localities. She also congratulated the winner members and suggested other members to follow the suit.

The Mayor of the Kohalpur Municipality Mr. L.B. Rawat said that the three awardees are example and inspiration for those who are hovering for employment from one place to other and country to country.

The Executive Chief of CSD Mr. Bechan Giri highlighted on the objective and process of selection of the three best awardees. He hoped that the award will boost up the morale of the members to undertake enterprises for self-employment generation and CSD will continue this award in the coming years as well.

Speaking from the chair, the Member of CSD Governing Board and the Executive Director of the Unique

Nepal Laghubitta Bittiya Sanstha Ltd. Dr. Gopal Dahit said that women should prove that they could be the best entrepreneurs and show a way to get out of poverty and live a dignified life without being burden to the husbands.

The General Manager of the Kishan Bahuuddesiya Sahakari Sanstha Ltd. Mr. Dambar Bahadur Shah congratulates the awardees and said that they are the examples for other Microfinance members and advised them to encourage others also to be entrepreneurs.

On the same occasion, the chairman of the Gramin Mahila Utthan Kendra

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Review Meeting on Entrepreneurship Development

The Centre for Self-help Development CSD organized one day interaction program on Entrepreneurship Development on February 19, 2021 with its member organizations of Lumbini Province, Karnali Province and Sudurpaschim Province in Kohalpur of Banke District. The aim of the interaction was to review the entrepreneurship development program and commitments made by each participating organizations on February 16-17, 2020 meeting at Ghorahi Dang. The program was attended by seventeen high officials comprising Chairmen, Chief Executive Officers and senior officers of 8 member organizations.

The participants shared that lockdown and Covid-19 had brought serious setback to the programs planned earlier.

The participants agreed that they should act with more vigor and zeal to recoup the programs missed during the Covid 19 pandemic period and give new thrust to make each client a micro-entrepreneur. They also agreed to develop one village under their working area as a self-reliant eco-village.

The participating organizations were the Unique Nepal Laghubitta Bittiya Sanstha Ltd. Kohalpur, Banke, the Upakar Laghubitta Bittiya Sanstha Ltd. Kohalpur, Banke, the Bauddha Gramin Bahuuddesiya Sahakari Sanstha Ltd. Surkhet, the Pioneer Bahuuddesiya Sahakari Sanstha Ltd., Surkhet, the Batabar Bahuuddesiya Sahakari Sanstha Ltd. Surkhet, the Kisan Bahuuddesiya



A View of the Review Meeting

Sahakari Sanstha Ltd. Kailali, Nava Jeevan Bauuddesiya Sahakari Sanstha Ltd. Kailali and the Aatmanirbhar Laghubitta Bittiya Sanstha Ltd., Ghorahi Dang.

The meeting also passed a Way Forward to be followed by the organizations.

Way Forward

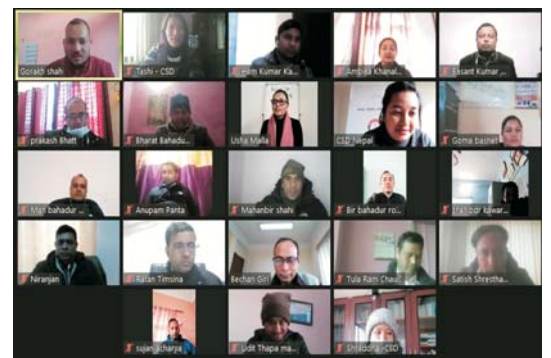
1. Initiate Entrepreneurship Development Program for youths as a campaign to develop microfinance member's children as a new generation entrepreneurs.
2. Prepare short term and long term strategies focusing on the promotion of enterprises based on locally available resources to transform the members into self-sustaining entrepreneurs.
3. Initiate dialogue program with the returnee youth from abroad and from different cities within the country and provide them credit facility for self-employment opportunities based on their skills, knowledge and capacity.
4. Establish separate marketing concern to coordinate and arrange the products marketing of microfinance members.
5. Engage Entrepreneurship Development Officer also to oversee the marketing management of the members' products.
6. Coordinate with one of the secondary school under ones area of operation to provide agriculture based vocational education and engage them in practicing possible vocations at their homes.

Gear up Yourself: Self-Motivation Training

The Center for Self-help Development conducted a two-day web-based training on "Self-Motivation Training" from January 18-19, 2021 where a total of 17 branch managers, department heads and area mangers from 12 MFIs and cooperatives participated. The training was virtually facilitated by Ms Usha Malla Singh, a well-known life coach, motivator and trainer associated with the National Institution of Leadership Development.

On the first day Ms. Malla took session on adaptability and how stress affects an individual's thoughts, emotions, and behavior. She ended the session with meditation which is one of the measures to overcome stresses. The second-day session was focused on interpersonal relationships.

At the end of the training, all the participants had shared their thoughts on the key learnings. They also shared that the lessons learnt was not only useful in the microfinance but also useful in their personal life as well. The department head of the Unique Nepal Laghubitta Bittiya Sanstha Limited Tula Ram Chaudary thanked CSD for being the catalyst in the microfinance sector and organizing this training. Ms Usha Malla in the end narrated a very good story of a farmer and the clouds and gave a good lesson to all the participants said, "Even in hard time do not stop to perform your duty and not give-up, result will come on your step". All the participants expressed very positive expression.



Participants of the Training

Extending a vote of thanks, Mr. Satish Shrestha, Director of CSD said that the training contents were very relevant and fruitful.

During closing session Mr. Bechan Giri, Executive Chief of CSD said that the skills and knowledge gained in the training was useful in every walk of life and should be disseminated to all staff.

Fighting Corona Pandemic: Grameen Bank Experience



Participants of the Webinar

The Centre for Self- help Development (CSD) organized a virtual webinar “Sharing Grameen Bank Bangladesh Experience on Managing Impact of COVID 19 Pandemic and Post COVID Programs” on January 20, 2021 (Magh 7, 2077).

The Speaker of the webinar Mr. Golam Morshed Mohammed, Assistant General Manager and Chief of International Program Department of Grameen Bank, Bangladesh said “During the corona pandemic Grameen Bank members have also been facing both economic and social problems. Their income had severely affected due to the halt in their production and sale of their enterprises and businesses of the members. It had led to numerous problems among the members. Towards this, the Grameen Bank has been in regular communication with its members and provided various types of relief packages of financial and food items to enhance their morale and also provided psycho-counseling.”

He further said that the Corona pandemic has also risen social problems such as increase in school dropout of children, increase in early childhood marriage, increase in unemployment, increase in domestic violence and food scarcity. In order to address these unexpected circumstances, the Grameen Bank has formulated a clear policy and action plan for the rehabilitation of its valuable members. He

added that the repayment rate has improved to 96 percent from 60 percent due to this new rehabilitation schemes.

Mr. Golam also advised that MFIs should move ahead by formulating an action plan for the solution of the problems caused by the Corona Pandemic (COVID-19) in Microfinance Institutions (MFIs) and also for the rehabilitation of the enterprises and businesses of the members. The action plan should be formulated by taking into account the scale of effect in member's enterprises and their needs.

On the occasion chairman of CSD Mr. Shankar Man Shrestha said, “The work done by Grameen Bank, Bangladesh during the Corona pandemic is worth following by the microfinance institutions in Nepal. Every microfinance institution needs to have a clear action plan. It is important to reach out its members and take steps to solve their problems. MFIs should not exert undue pressure on the members for loan reimbursement when they are facing problems. He also suggested all the participants of the webinar to identify the problems according to the severity of the impact of Covid -19 on the members through visit to the households of members and formulate appropriate remedial measures to suit the conditions of the members.”

On the occasion, Dr. Gopal Dahit, Executive Director of Unique Nepal Laghubitta Bittiya Sanstha Ltd., opined “In Nepal MFIs are currently facing problems in loan collection, fund management and conducting regular centre meetings. Grameen Bank's experience is comprehensive, important and worth following for solving such problems.”

The Executive Chief of CSD, Mr. Bechan Giri urged the Nepal's MFIs to follow the ideas of the Grameen Bank to overcome the challenges arisen by Covid Pandemic and that will surely help them to solve the problems.

The webinar was attended by 30 Chairmen, CEOs, General Managers and DCEOs of different Nepalese MFIs, Cooperatives and Development Banks. The webinar was moderated by Mr. Satish Shrestha, Director of the Centre for Self-help Development.

Training on Leadership Development and Stress Management

The Center for Self-help Development (CSD) conducted a two-day training on “Leadership Development and Stress Management” in microfinance on March 18-19, 2021 (Chaitra 05-06, 2077). The training was attended by 17 department heads, senior managers from different microfinance institutions and cooperative organizations.

Welcoming the participants, Executive Chief of CSD, Mr. Bechan Giri said, “Working in the microfinance sector is stressful and needs good leadership. So, this training is going to be fruitful to identify the reasons that caused stress and also to improve leadership qualities.” He also suggested the participants to get more output from the training through intensive interaction with the trainer as well as among the participants. The Director of CSD Mr. Satish Shrestha highlighted the need of this training at the post Covid environment to deal with personal stress and develop leadership qualities to deal in different time.

The training was facilitated by Mr Prakash Kumar Pokhrel a Management Guru, and a Development Consultant in Nepal. He facilitated all the sessions in a very interactive



Participants of the Training

and participatory way that all the participants got in-depth knowledge on the subject. On the first day, the session focused on leadership qualities, influencing capacity of leadership, challenges and obstacles faced by employees in their job were also discussed to make the learning more practical. On the second day, effective communication skills, internal and external stresses, causes of stress, ways to manage the stress were also delivered.

Concept of Eco-village: An Approach to Sustainable Self-help Development of Disadvantaged Area



The Interaction Session

A webinar was organized by the Centre for Self-help Development (CSD) on March 2, 2021 to acquaint development practitioners with basic concept of an eco-village, its approach and possible impact on the lives of village people and preservation of nature and use of natural resources for the common benefit of the people residing in the villages.

Mr. Ganesh Ram Shrestha, ex-Executive Director and current Senior Advisor of CRT/Nepal, highlighted on the concept of eco-village and the relevance to the disadvantaged rural areas in Nepal. He also shared the experience of CRT/N on advancement of eco-village.

Mr. Shrestha further focused on renewable energy technologies such as improved water mill, improved cook stoves (both mud and metallic), solar home system, solar water pump, hydraulic ram, toilet attached biogas plants and relevant solar thermal technologies such as solar dryer which help keep the environment clean. It also capacitates the locals for the production and use of environment friendly techniques like organic fertilizers. It also prioritizes school children to focus on enterprise development through environment friendly techniques mentioned above. As there is a surge of youths who go for foreign employment, it is believed that youth entrepreneurship program will help generate employment and stop exodus of migrants in search of foreign employment. It is urged that each MFI select one village and provide support for renewable energy technologies, water management as well as youth entrepreneurship program as mentioned above. As this approach is holistic development approach, these interventions are entry point or stepping stone for dealing with wider social and cross cutting issues such as social inclusion, gender mainstreaming and environment management as mentioned above for the overall development of a selected village.

As this concept has wide scope and focus, it also must incorporate multi-stakeholders like local government, local elites, youths and women. As part of this approach Bethanchowk Rural Municipality in Kavrepalanchok district has taken ownership of this model and incorporated eco-village concept in its Annual Policy and Guidelines (Barshik Niti and Margnirdeshan). Other eco-village programs should also be tied with local government program which will help in sharing the cost of the project.

The Self-help Eco-Village Concept is currently being implemented in Dharpa, Barhabise Municipality of Sindhupalchowk District under the stewardship of Manushi Laghubitta Bittiya Sanstha Ltd. Similarly, Mahila Sahayogi

Bachat Tatha Rin Sahakari Sanstha Ltd. is also planning to implement this eco-village concept in Masine Village, Chandragiri Municipality of Kathmandu district.

On the session, Mr. Shankar Man Shrestha, Chairman of CSD, said, "We should also extend this program beyond Dharpa. MFIs after selecting the model village should develop a 3-year action plan which includes modality of harnessing local resources and local capacities to initiate poverty free community. The beneficiary community should play the lead role in planning and implementing the program. MFIs will play a catalytic role and also provide loans and coordinate with stakeholders and extend other backstopping support. CSD and CRT/N will provide technical support in carrying out the activities and carry out periodic and timely monitoring and supervision. We should capacitate as well as enrich the skills of the local community in planning and implementing the activities so that they themselves can decide what is best for them." He further added, "This program should be implemented in cluster having 50-100 households and some distance away from highway or major motor roads. The program should be implemented only after carrying out resource mapping in consultation with the locals and developing a general consensus among the stakeholders."

Speaking on the occasion, Mr. Lumin Kumar Shrestha, Senior Consultant to CRT/N said, "As there is exodus of migrant population for foreign employment, there are currently fewer youths in rural areas of Nepal. The 29th AGM of CSD had also prioritized youth entrepreneurship program which would help them be involved in specific economic activities sustaining their livelihood. In similar manner, MFIs should also groom school children so that they can initiate entrepreneurship from school life and remain in their own villages."

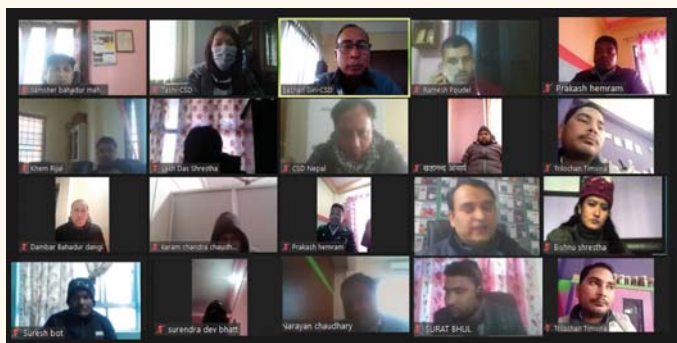
Ms. Shova Bajracharya, CEO of Manushi Laghubitta Bittiya Sanstha Ltd, said, "Manushi has initiated eco-village program in Dharpa, Barhabise Municipality of Sindhupalchowk district. The program is being implemented in the village where other organizations have not been carrying out their activities. As an activity, we initiated vermi-compost (end-product of the breakdown of organic matter by earthworms to be used as fertilizers) as a start-up activity followed by vegetable farming."

Ms. Nirmala Acharya, Chairman of Mahila Sahayogi SACCOS, said that her organization has made a visit with relevant stakeholders to Masine, Chandragiri Municipality of Kathmandu district and plans to carry out relevant program on vegetable farming.

Mr. Rana Bahadur Saud from Kisan Bahuudeshiya Sahakari Sanstha Ltd said that his organization has already selected a village to carry out eco-village program and plans to construct a total of 250 improved cook stoves, 250 toilets and carry out vegetable farming.

Earlier, Mr. Bechan Giri, Executive Chief of CSD, welcomed the participants comprising Chairman of CSD, Mr. Shankar Man Shrestha, officials of partner MFIs of CSD, former Executive Director and currently Senior Advisor of CRT/N, Mr. Ganesh Ram Shrestha, senior consultant to CRT/N, Mr. Lumin Kumar Shrestha and other officials of CRT as well as staff members of CSD. A total of 31 participants from 14 organizations were present in the program.

Follow up Review Programs on Micro-Entrepreneurship Training

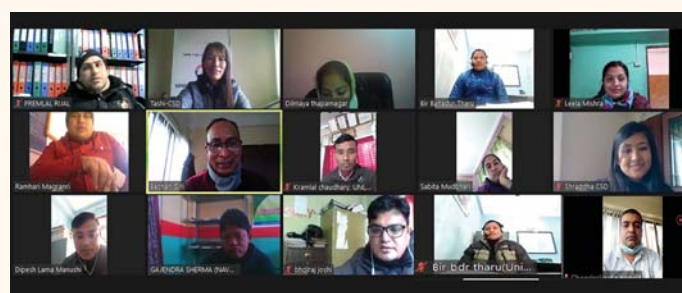


A View of the Review Program Held on January 21, 2021

The Centre for Self-help Development CSD had conducted three more virtual follow up review meetings with the participants of the training on Identification and Development of Micro Entrepreneur Members to discuss on the progress of the six month action plan prepared and submitted by them as the part of the trainings.

It was held to know progress as well as discuss on practical difficulties in putting knowledge and information gained during the training into practice.

The first review meeting was held on January 21, 2021 (Magh 08, 2077), the second was held on January 25, 2021 (Magh 12, 2077) and the third was held on March 05, 2021 (Falgun 21, 2077). During the first review meeting of the action Plan January 21, 2021, 20 participants of the training of December 20-21, 2020 presented their six month action plan on Identification and Development of Entrepreneur Members and they also shared their experiences, clients selection methods and steps followed in client appraisal for entrepreneurship development. The compiled form of their



A View of the Review Program Held on January 25, 2021

action plan revealed that the branch managers were planning to identify 975 clients to develop as entrepreneurs within next six month. They have also committed to appraise and disburse loan to 291 members out of the 975 identified members for fostering potential micro-enterprises in their respective areas.

In the second Action Plan review meeting dated January 25, 2021, 11 out of 16 participants of the training conducted on December 27-28, 2020 had presented their six month action plan. The compiled sheet of their action plan shows that they will identify 1001 clients as possible entrepreneurs

in next six month and they plan to appraise and disburse loan to 357 members for enterprise development.

Similarly, the review meeting field officer of the Sahara Nepal Saving and Credit Cooperative Limited Mr. Premlal Rijal thanked CSD for organizing entrepreneurship development training as well as the review program. He said the program was fruitful for them and organizations for bringing them out to new ideas that they were looking and listening to each other among participants and both the training and the review had enhanced their capacity and also enabled them to realize the mistake they had made unknowingly. Mr. Dipesh Lama, branch manager of the Manushi Laghubitta Bittiya Sanstha Limited, opined that success could be achieved if they would move forward with action plans.

Both of the action plan review meetings were moderated by the Executive Chief of CSD Mr. Bechan Giri. During the moderation he said that the review meetings were planned to remind and sensitize the training participants to implement what they learned in the training and it had aimed to enable the branch managers and their concerned organizations to achieve their goal of making their members entrepreneurs to overcome the burning problem of unemployment in the country. He further said that implementation of formulated action plan solely depends on the participation of all branch staffs.

Mr. Satish Shrestha, Director of CSD highlighted on the findings of the aggregated action plan.

The third review webinar conducted, on March 05, 2021 (Fagun 21, 2077) on the action plans developed by the participants of the training on "Identification and Development of Micro entrepreneur Members" held on Jan 31-Feb 01, 2021 (Magh 18-19, 2077). In the review, a total of 16 branch managers of 10 different MFIs were present.

The review webinar was facilitated by the Director of CSD Mr. Satish Shrestha. At the end of the program Mr. Shrestha said that the branch managers would find the right entrepreneur with the tools they were equipped. He further suggested that Branch may introduce giving prize to the best entrepreneur members. He further stressed on the need for registering entrepreneur clients in the government PAN registration so that the ample opportunities are received by clients.



A View of the Review Program Held on March 05, 2021

Microfinance CEOs Should be a Role Model



A View of the Talk Program

The Centre for Self-help Development (CSD) on March 15, 2021 (Chaitra 02, 2077) hosted yet another webinar as part of Experience Sharing forum for microfinance institutions officials. This webinar talk program was participated by key personalities from the microfinance fraternity who discussed and shared their ideas and experiences.

The Episode 3: “Micro-Entrepreneurship Promotion and Development for Microfinance Members” featured Dr. Sumitra Manandhar Gurung, CEO of Mahila Sahayatra Laghubitta Bittiya Sanstha Ltd, as the Speaker. In the presentation Dr. Sumitra focused on the scope for micro-entrepreneurship development in the microfinance sector and the importance of linking MFI’s credits to the locally potential micro-enterprises based on agriculture and agro-based products. She highlighted on the need to sensitize microfinance clients; identify enterprises based on local skills and materials that are readily available in the local market. She said MFIs should engage in developing entrepreneurship among members by imparting skill upgrading trainings. The ultimate objective of all these interventions is to increase the income of clients by using their capacity to use loan in more productive activities that helps to boost their socio economic status. She also said, “A large number of women have been benefitted from the little what could be managed from Mahila Sahayatra and that the result are very encouraging”. Adding to her viewpoints on sustainable growth of micro entrepreneurship among MFIs members, she emphasized

on the need of full commitments from all stakeholders. “This needs proper orientation on micro entrepreneurship right from top board members to the women clients.” During her presentation she also stressed on the necessity of specialized Micro Entrepreneurship Development Unit in MFIs managed by a staff specialising in entrepreneurship.

The presentation was followed by some questions and queries from the participants. It was smoothly moderated by Mr. Bechan Giri, the Moderator for the Episode. Mr. Mani Kumar Arjyal chairman of NRDSC commented on the importance of linking credit and market to MFI clients. Similarly Mr. Ganesh Ram Shrestha, Senior Consultant of CRT/N said that integration of credit and skills are of prime importance for developing micro entrepreneurship among the poor.

Speaking from the chair; Mr. Shankar Man Shrestha, Chairman of CSD thanked Dr. Sumitra Manandhar Gurung for her comprehensive presentation and also lauded the concept she shared in the forum. He reiterated that this kind of forum would foster amity by exchanging innovative and proven ideas amongst microfinance practitioners. Mr. Shrestha stressed on the need to adhere to microfinance philosophy and principles by all involved in this business; most notably its board members, CEO and staff. “We just need to be honest to ourselves and do right thing in right ways and other benefits will just follow on their own. MFI CEOs should be a role model for the staff.”

Mr. Shrestha appealed the Microfinance practitioners to transform themselves into social entrepreneur first and then promote each client as micro-entrepreneur. “We need to learn from past mistakes and dream of serving clients better; in order to help them come out of poverty”.

The talk program was attended by more than 50 participants from different parts of Nepal.



Speaker Dr. Sumitra Manandhar Gurung

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Three Microfinance ...

Ms. Aasmani Chaudhary advised all members of MFIs to be dedicated entrepreneurs and undertake locally potential enterprises and stick to borrow from only one organization.

The Chairman of the Upakar Laghubitta Bittiya Sanstha Ltd. Ms. Shanti Dhakal, thanked CSD for the practice of recognizing the struggling members for their achievements.

The function was attended by other dignitaries such as the Chairman of the Unique Nepal Laghubitta Bittiya Sanstha Ltd. Mr. K.P. Chaudhary, Chairman of the Batabaran Bahuuddesiya Sahakari Sanstha Ltd. Mr. Chandra Lal Acharya, Executive Chief Mr. Suraj Prasad Acharya, Senior Manager Mr. Kiran Basnet, Chief Executive Officer of the Upakar Laghubitta Bittiya Sansha Ltd. Ms Sharada Pokhrel and



The Award Ceremony

Chief Executive officer of the Aatmanirbhar Laghubitta Bittiya Sanstha Ltd. Mr Sogatbir Chaudhary and over 65 MFI members and staffs.

CSD Supports to Build an E-library to a Rural School

The Centre for Self-help Development (CSD) has provided a desktop computer with necessary accessories to Kunchipwakal Secondary School under the Tarkeshwor Municipality-1, Kathmandu in its endeavor to establish an e-library. The Executive Chief of the Centre for Self-help Development (CSD) Mr. Bechan Giri handed over it to the Principal of the school in a ceremony jointly organized by the school and the Rotary Club of Balaju, on January 9, 2021.

On the occasion, Rotary Club, Balaju also provided masks, notebooks, pencils and other educational materials to the students of the school.

The function was attended by the Director of CSD Mr. Satish Shrestha along with the Rotary Club Balaju President Prem Dhungana and other Rotary members and the school teachers and students.

Addressing the gathering, Mr. Bechan Giri said CSD is also planning to work in providing support for business education to secondary level students so as to start petty businesses from



CSD Chief Executive Handing Over Computer Set to the School Principle

their school time to become self-employed entrepreneur after school and also give them practical education on environmental protection and management.

The President of the Rotary Club of Balaju Mr. Prem Dhungana assured that the club would help bring further support to the e-library in future as well.

The Principal of the school Mr. Raju Nepal thanked CSD and the Rotary Club, Balaju for their valuable contributions. He hoped the e-library would help raise the learning ability of the teachers and the students.

Mr. Raghu Timilsina the teacher of the

Kunchipwakal Secondary School said, "The area is under the municipality located in the Capital of the Country, but it is economically deprived and socially backward. About 80 percent of the populations in this area are of the Tamang ethnicity and are in a vulnerable situation. The standard of education is poor. Most of the parents belong to lower economic group and have difficulties in paying school fees for their children. However the Pasang Lhamu Highway between Nuwakot and Kathmandu has opened new avenues of opportunities for trade and business for local people. Domestic tourism is also slowly flourishing. At the same time, the rapid development of urbanization and land plotting has threatened to create ecological problem and threats the conservation of natural resources." he said.

The Kunchipwakal Secondary School has 200 children most of them are from poor and indigenous families. There are a total of 17 teachers out of them 12 are paid by the government and other five are paid by the community.

Training on Identification and Development of Micro-Entrepreneur Members



Training Held on January 31-February 01, 2021

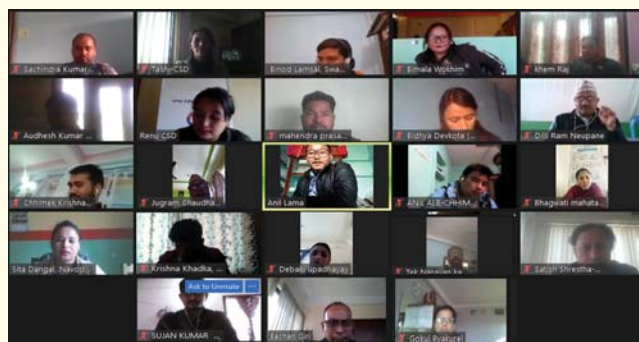
The Centre for Self-help Development (CSD) ushered two more virtual trainings on "Identification and Development of Micro-entrepreneur Members. The first two day training was held on January 31-February 01, 2021 (Magh 18-19, 2077) and second training was held on March 14-15, 2021 (Chaitra 01-02, 2077). The first training was attended by 17 branch managers and field officers and second was attended by 18 branch managers and field officers of MFIs and cooperatives. The objective of the trainings was to build up the knowledge and skill of the participants to upgrade the microfinance members from basic livelihood level to micro entrepreneurs.

The participants were oriented on how to identify and develop their members as entrepreneurs in their organizations and they were also acquainted with the methods of preparing and developing business plan and analyze their credit needs to foster new enterprise.

On the occasion, the participants shared their experiences and said the knowledge gained from the training as of great use to discharge their services as per the needs of the hour. In both training, they learned about the process of identification of appropriate enterprise and preparation of business plan to assess the credit need of clients. They have also carried self-evaluation exercise, group discussions as well as learned to monitor and supervise enterprises of their members.

The trainings were facilitated by Mr. Gokul Pyakurel, a well-known Micro-entrepreneurship Development trainer.

In the closing session of the trainings the Executive Chief of CSD Mr. Bechan Giri said that the virtual trainings were organized to develop the knowledge and capacity of the branch managers and field staffs for micro-entrepreneurship development and CSD will establish continuous communication to exchange the learning among all the participants in the coming days.



Training Held on March 14-15, 2021

CSD Contributes to Samata Education Trust Fund



Cheque Handover by CSD Chairman

The Chairman of the Centre for Self-help Development (CSD) Mr. Shankar Man Shrestha handed over a cheque of Rs. 2 lakh to the Samata Education Trust on March 9, 2021 as a token of support in appreciation of the Samata School's exemplary contribution to providing quality education to the students from low income families at an unimaginably low tuition fee of Rs. 100 from nursery to masters level. Chairman of the Trust Mr. Uttam Kumar Sanjel, Director Mr. Dinesh Sanjel and Principal Mr. Sushil Adhikari were also present on the occasion.

Mr. Shrestha lauded Mr. Sanjel's inspiring role for carrying out such a great mission of providing quality education to the children from poor families. He said, "Mr. Sanjel is a unique personality in the field of education in Nepal". He suggested that the parents of the children should also be linked with microfinance institutions for credit support that would help them to undertake micro-enterprise and improve their socio-economic conditions. He also said CSD would like to help the school for providing vocational skills to students along with formal education.

In the meantime, Mr. Shankar Man Shrestha also had conducted an interaction with 25 mothers of the students to acquaint with their family background, current status of employment, income level, occupation, skills, and job interest. All the participating mothers shared that they are living in rented rooms with no employment of their own

depending on meager income of their spouses. Similarly, Mr. Shrestha also had an interaction with the 30 students enthusiastically involved in chicks rearing as a way to get involved in income raising activity along with education. The purpose of the discussion was to raise consciousness of the students to become self-reliant by doing side income-generating activities along with their studies and also to sensitize them to become self-employed entrepreneur after school study.

On the same occasion, Mr. Lumin Kumar Shrestha, one of the Founder Members of CSD and Senior Advisor of the Center for Rural Technology/Nepal also shared his view saying that the Samata Education Trust should provide practical environmental education to the students and



The Samata School

should also conduct practical education to develop them with entrepreneur skills from the early age. He also provided financial support of Rs. 50,000 to the Samata Education Trust Fund on behalf of "Machuka Smriti Kosh" established in memory of his Late Mother Mrs. Madan Manchuka Shrestha.

On this occasion, Executive Chief of the Centre for Self-help Development Mr. Bechan Giri, Director Mr. Satish Shrestha, Director of the Samata Shiksha Niketan Mr. Deepak Sanjel, Principal Mr. Ajay Adhikari, Chief Accountant Mr. Suresh Poudel and students and their mothers were also present.



Interaction with Mothers



Interaction with Students



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