

Glimpse



A Newsletter of CSD – September 2024, Issue 47

CSD Celebrates 33rd Anniversary with a Call to Microfinance Practitioners for Creating Three Zero Societies in their Operating Areas



Chief Guest Centenarian Dr. Gauri Sankar Lal Das Inaugurating Anniversary Ceremony


The Centre for Self-help Development (CSD) celebrated its 33rd anniversary on 12th August, 2024 (Shrawan 28, 2081) in Kathmandu with a call to microfinance organizations to focusing their services on creating zero poverty, zero unemployment and zero net carbon emission. CSD feels that the current civilization is self-destructive which has been assisting rich people to become richer

and poor to become poorer and a huge number of youth pushing towards unemployment.

The program was chaired by the Chairman of CSD, Mr. Shankar Man Shrestha. It was attended by 77 guests including the members of the CSD Board, representatives of the institutional and non-institutional members and other stakeholders of CSD.


Centenarian Dr. Gauri Shankar Lal Das, a renowned human rights activist and senior medical doctor, graced the occasion as the chief guest and inaugurated the program by lighting the traditional lamp 'Panas'. He said, "During the period when CSD was established in 1991 (2048) other institutions like Proudha Kalyan Sangh, Purwa Karmichari Sewa Parishad and BP EYE Foundation (BP Netra Pratisthan) were also established in the same year. These organizations have been contributing to the society from their own perspectives. Similarly, the contribution of microfinance to the

Congratulations



Hearty Congratulations to Nobel Laureate **Prof. Muhammad Yunus** Hon. Chief Advisor of the Interim Government of the People's Republic of Bangladesh.

We, the members of CSD and the fraternity of Microfinance and Social Business of Nepal are so thrilled and excited to learn the news that you have been appointed as the Chief Advisor of the Interim Government of the People's Republic of Bangladesh. You, who have been known to the entire world as the Father of Microfinance and Social Business will have a new accreditation as the successful Chief Advisor. We are confident that your tenure of leadership will be a landmark in the history of Bangladesh. We wish you all the best.



Centre for Self-help Development (CSD), Nepal



Happy Dashain, Deepawali & Chhath Parva 2081



Center for Self-help Development (CSD) Family

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society cannot be ignored. Seeing the valuable contribution of a microfinance scholar, Noble laureate Professor Yunus who is currently leading the interim government of Bangladesh.” He also said that microfinance should focus on the poor and the people residing in the remote areas of the country.

Proceeding Report of The Fourth National Microfinance Members’ Summit, which was held from February 17-18, 2024 (Falgun 5-6, 2080) in Kathmandu, was also launched during the program.

Addressing the gathering, Chairman of CSD, Mr. Shankar Man Shrestha shared his experiences while working in the initial days of CSD. He said, “It was very interesting and easy to work with people in vergin area such as Jumla and Kalikot. You can motivate and shape them to prepare for doing any kind of good work. Our thrust was on developing the knowledge, skill and capacity of the rural people in integrating program based on the mobilization of local knowledge, resources and potentials. After handing over the microfinance activities to then Swabalamban Laghubitta Bikas Bank Ltd. (now Swabalamban Laghubitta Bittiya Sanstha Ltd.) in 2012 the Centre has reshaped its strategy and started working as an institute of microfinance and cooperative development specially in building and strengthening their capacities and program enhancement.” In the meantime he also opined that microfinance has to be instrumental for the socio economic transformation of the poor. He said, “Microfinance Organizations (MFOs) need to push forward with concept of 3Zero as propounded by Prof. Yunus which focuses on zero poverty to reduce



A Glimpse of Book Launching

the gap between the rich and the poor, zero unemployment through entrepreneurship development and zero net carbon emission through adopting climate friendly approaches.

Remanding the implementing of the 12 point declaration of the Fourth National Microfinance Members’ Summit (4th NMMS), he said that the implementation of the declaration is the way to overcome the problems faced by MFOs. On the occasion he thanked all the well-wisher organizations and individuals for their support.

Mr. Mahendra Giri, Vice-Chairman of CSD and CEO of Sahara SACCOS made a brief highlight on the journey of CSD. He said, “CSD after its establishment as a non-governmental organization (NGO) on 13th August 1991 (Shrawan 28, 2048) and worked in the field of community development with the formation of informal self-help groups as well as imitation of environment, agriculture and health programs in Jumla and later in Kalikot, it also carried out microfinance activities in east tarai region and later it established

Swabalamban Laghubitta Bittiya Sanstha Ltd. Currently it has been involved in the implementation of eco-villages, 3Zero Clubs and establishment of incubation centers as part of youth entrepreneurship program. CSD has also been carrying out conference, symposiums, seminars and training programs for microfinance policymakers and practitioners and other relevant stakeholders. One of its landmark activities is organization of National Microfinance Members’ Summit which is being held after every two years and four such summits have been already organized with great success.”

Similarly, Mr. Mani Kumar Arjyal, former Board Member of CSD and Chairman of Nepal Rural Development Society Centre made remarks on the Proceeding Report of the Fourth National Microfinance Members’ Summit, which was just launched by the chief guest. He said, “12- point declaration was the core of the issues discussed by the delegates of the Summit. The declaration unanimously upheld to the slogan, “Prudent Microfinance, Prosperous Member” with a great esteem to serve the need and interest of the target group and reform and upgrade the microfinance practice in true spirit of microfinance. He said MFOs should carry out follow up activities regularly to ensure the implementation of 12 point in their daily operations.

Earlier, Ms. Shova Bajracharya, Treasurer of Governing Board of CSD and CEO of Manushi Laghubitta Bittiya Sanstha Ltd., welcomed the chief guest, the guest and also participants. She also briefed on the different campaigns launched by CSD such as eco-village development, formation of 3zero clubs, entrepreneurship development of the microfinance members.



Participants of the Ceremony

Strengthening Microfinance in Nepal

A Roadmap for the Implementation of the Declarations of 4th NMMS

A clear roadmap has been propagated by the symposium organized by the Centre for Self-help Development (CSD) on July 27, 2024 to implement the 12-point declarations passed by the participants of the 4th National Microfinance Members' Summit (4th NMMS) held on February 17-18, 2024. The objective of the Symposium was to develop a roadmap which includes major steps and strategies to achieve the goals and outcomes set in the 12-point declarations of 4th NMMS.

The symposium prepared a cohesive roadmap after a day long rigorous discussions by the participants of the symposium consisting of 43 high officials of 26 organizations including organizing committee members of the 4th NMMS.

Addressing the opening ceremony of the symposium, Mr. Shankar Man Shrestha, Chairman of the CSD and Organizing Committee of the 4th National Microfinance Members' Summit highlighted the importance of symposium for calling out the implementation of the declaration of the 4th NMMS. He said, "In recent years MFIs and Microfinance Cooperatives deviated from the Values, beliefs, principles and good practices of microfinance which led them to the current problems. Now,



CSD Chairman Mr. Shankar Man Shrestha Addressing the Symposium

its high time to come to initiate for solving the problem ourselves without blaming anyone. No one from outside will come to solve our problem. We also have immense potential and world class experience. It is necessary for us to drive ourselves honestly, ethically and loyally to address the need of the target group of microfinance and our communities. If we are able to implement 12-point declarations passed by the 4th NMMS, the current problems can be overcome easily." In his closing remarks Mr. Shrestha said, "The declaration is in line with principle,

tenets and fundamental of microfinance. I hope it will help in bringing microfinance in the right track and regain the past glory it had experienced before."

The executive Chief of CSD, Mr. Bechan Giri, in his welcome speech informed that CSD has organized the symposium to support all stakeholders to implement the 12 point declaration passed by the 4th NMMS. He further said, "All three National Microfinance Members' Summits held in the past also passed declaration but the implementation



Participants of the Symposium

was not satisfactory. So CSD created this platform to determine ways for effective implementation of the declaration of the 4th NMMS.

The 12 points declaration of the summit was discussed into three plenary sessions i.e. from point No. 1 to 4, point No. 5 to 8 and point No. 9 to 12 in three groups of panelists.

The first group of the panelist which was moderated by Dr. Gopal Dahit, Executive Director of the Unique Nepal Laghubitta Bittiya Sanstha Ltd. and panelists of the group were Mr. Ram Bahadur Yadav, Chairman of Nepal Microfinance Bankers Association, Mr. Dambar Bahadur Shah, General Manager of Kisan Multipurpose Cooperative Ltd., Mr. Dana Raj Pant, Deputy CEO of First Microfinance Lagubitta Bittiya Sanstha Ltd. and Ms. Hira Kumari Thandar, Department Head of Forward Microfinance Lagubitta Bittiya Sanstha Ltd.

The second panel was designated to discuss on point 5 to 8 of the declaration which was moderated by Mr. Sanjay Kumar Mandal, CEO of Jeevan Bikas Laghubitta Bittiya Sanstha Ltd. The speakers were Mr. Sogat Bir Chaudhary, CEO of Aatmanirbhar Laghubitta Bittiya Sanstha Ltd., Mr. Bharat Sah, CEO of the Chameli Savings and Credit Cooperative Society Ltd., Ms. Sharada Pokharel, CEO of Upakar Laghubitta Bittiya Sanstha Ltd, and Mr. Damodar Regmi, Deputy CEO of Jeevan Bikas Laghubitta Bittiya Sanstha Ltd.

The third panel discussed on the last four points 9 to 12 of the declarations which was moderated by Mr. Mahendra Kumar Giri, CEO of

Sahara Nepal SACCOS. The panelists were Mr. Deepak Nidhi Tiwari, CEO of Chhimek Laghubitta Bittiya Sanstha Ltd., Ms. Shova Bajracharya, CEO of Manushi Laghubitta Bittiya Sanstha Ltd., Mr. Sundar Prasad Shrestha, CEO of Laxmi Laghubitta Bittiya Sanstha Ltd and Mr. Bishal KC, CEO of Bauddha Grameen Bahuudeshiya Sahakari Sanstha Ltd. In the plenary sessions each participant opined his/her views on the status of implementation and faced challenges on the concerned point of implementation. All the sessions were also followed by the open floor discussion where the experiences and ideas of other participants were also shared.

After the plenary sessions, all the participants were divided into three separate groups and each group discussed and drafted a roadmap in each point as assigned. All three groups presented their draft roadmap in the report back session where they also collected feedbacks and inputs from the forum.

The 1st group focused on eradicating multiple financing and making microfinance vigilant so that member takes loan from only one institution. It also prioritized on carrying out Progress out of Poverty Index (PPI) to gauge the progress of its members. It also gave emphasis on grooming at least one member of each center into entrepreneur. It planned to restrict in not lending larger size loan to a member initially but prioritized on gradual increase in loan size after each cycle. It focused on promotion of 3Zero Clubs, digital literacy and bringing special programs for youth entrepreneurs.

The second group suggested creating grievance redressal cell in each MFO. It also prioritized on youth entrepreneurship program. It also empathized on promoting 3 Zero Clubs to create atmosphere for zero poverty, zero unemployment through the promotion of enterprises and zero net carbon emission with particular focus on promotion of eco-villages. It also focused on credit plus program like healthcare and education. It recommended to developing incubation centre in schools so that students are groomed to become entrepreneurs from an early age and also incorporating the concept 'Learn and Earn'. It also focused on providing digital literacy as well as promote youth entrepreneurship programs.

The third group focus on encouraging dormant members to enroll in enterprise training program in order to groom and develop them as entrepreneurs. It also urged entrepreneurs development with environment friendly approaches as well as promotion of indigenous technology by developing at least one eco-village per MFOs. It also prioritized on creating enterprise desk and providing technical services through hiring experts having expertise in particular field in each MFOs in order to develop and groom entrepreneurs. It also gave emphasis on providing digital literacy to their members and developing manual in order to institutionalize digital transactions in their organizations as well as development of socio-economic indicators and integrating them into core banking system to measure the progress of their members.

Regarding the participants feedback, Mr. Madhav Prasad Sharma from Laxmi Laghubitta Bittiya Sanstha Ltd. said that the activities mentioned in 12 point declaration is achievable but one organization should play a lead role in implementing activities outlined in the declaration. Ms. Uma Bohara, Board Member of Swabalamban Laghubitta Bittiya Sanstha Ltd., said, "We should carry out activities prioritized in the Declaration in partnership with local level organizations."



Participants during Panel Discussion

JBLBSL Runs Study Centres for the Children of the Poor Families

About 1500 families of Rishidev, one of the deprived dalit communities of Nepal lives in Jahada Rural Municipality-3, Jayarampur of Morang District. The education status of Jayarampur is also pitiable. Only few number of youths have completed high school education and only two are college graduates. School dropout rate among the children is very high. The parents are poor and illiterate. Most of them were wage earners. So the children are expected to help parents from their young age rather than study.

Against this backdrop, the Jeeven Bikash Laghubitta Bittiya Sanstha Ltd. (JBLBSL) felt that it should support on the education in Jayarampur and started a Study Centre one year ago. Under the program, three events of orientation programs were conducted for the parents on importance of the education. After that, it established a Study Centre for the children. A local graduate Mr. Arun Rishidev was appointed as a teacher. Initially, Mr. Arun had to gathered children from door to door to join the Centre. Gradually it became easier to make children available at centre. Now, there are 45 children studying in the Center. Over the time, children started to show interest and join the centre regularly. Parents also have become much aware of the need of education to their children. As in Jayarampur, JBLBSL running 67 study centre in other villages in areas of its microfinance operation of Koshi Province, Madhesh Province and Bagmati Province and about 2600 children were benefited from this program. Minimum one teacher for each centre has been appointed to teach 15-60 children.

According to the CEO of JBLBSL Mr. Sanjay Kumar Mandal, the concept of the Study Center is to fulfill the gap in education of the children of poor communities who have been out of opportunity for education in their home after school. "As parents have to work extra hours to feed their family, they do not have enough time for their children. Children enrolled in school but could not get proper care at home for their study. Gradually they get weaker in the



A Study Class in the Open Ground

class and have to dropout later. We support them to scale of their learning creating reading environment through the Study Centre." Mandal Said.

Study Centres are established on the basis of need assessment of the community by Branch, District and Area Offices and approved by the Head office.

There is an effective monitoring and reporting mechanism to run the Center sustainably. The teacher of each centre has to send the attendance sheet with photographs of the students to the branch on a weekly basis. The Center is also monitored by the branch monthly, by the district quarterly, by the area office semi-annually and annually by the central office.

The Study Centre which is first initiated three years ago brought significant improvement in the education quality of children of the poor families in short period. The study habit of the children has been increasing and their school results are also getting better. The dropout rate has decreased tremendously. Awareness has also been raised among the parents for the education of their children. Parents are now feel positive as they became burden free for their children's quality education.

JBLBSL Launches New Scheme for Empowering the Poor to Become Rickshaw Owners

The fifty two year old Budhan Kamat of Biratnagar, Nepal who was born in a poor landless family had spent his days in poverty. He raised 6 children and got them married after spending all the money he earned by pulling wooden cart. Until he had strength in his arm, the problems were easily overcome. As the age passes it was not that easy to make income pulling heavy loaded wooden cart. He was really in trouble to feed his family further.

The Jeeven Bikash Laghubitta Bittiya Sanstha Ltd. (JBLBSL) provided him an electric rickshaw to pay the principle amount within 24 months. After the settlement of principle he will be rickshaw owner. Now, he is earning Rs. 13 hundred in a day. After depositing Rs. 700 for installment of the rickshaw, Budhan saves Rs. 600 in a day which is enough to run his family. JBLBSL has been providing electric rickshaws by analyzing the feasibility, capability and needs of its poor members who could not afford to buy e-rickshaw themselves. Most of the poor and youths who have got driving rickshaw on rent have been benefited by this scheme. They are getting new hope and ways to fulfill their needs. Each of the member who got an e-rickshaw should pay Rs. 700 daily. Out of Rs. 700, Rs. 445 as an installment and Rs. 255 is as savings of their own.

Mr. Sanjay Kumar Mandal, CEO of the JBLBSL said, "JBLBSL is focusing on reducing poverty, unemployment and protection of environment. The electric rickshaw campaign fulfill all these three objectives. It will focus on the poor and disadvantaged members and youths who could not have their own rickshaw. It is also a proud moment to contribute to save the earth in promoting clean energy along with self-employment and raising income of their family. Youth don't need to go out of the country for their livelihood." In addition, there is 100 percent repayment rate among these members.



CEO of JBLBSL Handing Over a Rickshaw

The program which has already served more than 2500 people of the different districts of the Koshi province, will be expanded to other provinces of the country under the jurisdiction of JBLBSL.

Member's Corner



Sahara Nepal Savings and Credit Cooperative Society Ltd.

Charpane, Jhapa

Introduction:

Sahara Nepal Saving and Credit Cooperative Society Limited (Sahara Nepal SACCOS) is a member based co-operative model organization with major interest in microfinance program was established on April 03, 1996 under the Cooperative Act, 2048. It was registered at the Divisional Cooperative Office, Chandragadi, Jhapa with the initiation of Mr. Naranath Giri, Mr. Mahendra Kumar Giri and Mr. Durga Bhandari by collecting Rs. 34,000 share capital from 33 likeminded persons. Sahara begins its services from 3 Village Development Committees (VDCs) of the locality with the objective of providing financial access to the local households who had been victim of exorbitant interest rate of local money lenders. Currently, Sahara Nepal SACCOS is the leading microfinance cooperative of Nepal providing varieties of financial and other support for the socio-economic development of the marginalized people and weaker segment of the society of the Eastern Nepal.

Sahara SACCOS is a client protection principle certified organization. It also has been received prestigious awards such as Credit Union Microfinance Innovation (CUMI) Award of the Association of Asian Confederation of Credit Unions (ACCU) Thailand, in 2012, Excellent Cooperative Enterprise Award in 2003 from the National Co-operative Federation of Nepal Ltd. It also recognized as a best performing institutions by BSP Nepal for maximum biogas plants construction and Best Entrepreneurship Development Award -2023 by CSD.

District: Charpane, Jhapa

Capital: Rs. 1,67,86,12,700

Product and Services

Savings Products

- Personal Savings
- Group Fund Savings
- Group Savings
- Charitable Fund Savings
- Educational Savings
- Periodic Savings
- Pension Fund Savings
- Prosperity (Samriddhi) Savings
- Farmers' Savings
- Service Delivery Savings
- Dhanalakshmi Savings
- Kramik Savings
- Sahara Double Dhamaka Savings

Loan Products

- Income Generating Loan 1
- Income Generating Loan 2
- Income Generating Loan 3
- Micro Enterprise Loan
- Agriculture Loan
- Commercial Agriculture Loan
- Land Purchases or Housing Loan
- Motivational (Protsahan) Loan
- Education Loan
- Green Energy Loan (Bio-Gas, Induction Loan, Tree & Fruit Plantation)
- Self-Employment Loan
- General Loan
- Easy Loan
- Sahara Digital Women Loan

Business Services

- 365days Banking Service
- Free SMS Service
- Free Mobile Banking
- Debit Card
- Deposit Machine Service
- QR Code Service
- Remittance Services



Mr. Mahendra Kumar Giri
CEO



Mr. Hari Bahadur Rajbansi
Chairperson

Vision:

Establishing itself as a people based self-sustainable, competent and democratically managed financial cooperative dedicated for creating a poverty-free prosperous society under its Jurisdiction.

Mission:

Work for the improvement of the living standard of the poor and marginalized communities by increasing their access to quality of the financial and plus services at the doorsteps of the members for creating self-employment opportunities.

Objectives:

- Provide financial and plus services in all the wards of the Rural Municipalities/Municipalities under the working area of the institution.
- Extend special financial services to the underprivileged, marginalized families in the working area of the institutions.
- Provide social security services to its all members creating sustainable livelihood opportunities.
- Raise the living standard of its all members.

Client Protection and Social Security Schemes

- Health Scheme
- Education Scheme
- Funeral Scheme
- Disaster Relief Scheme
- Poisonous Animal Bites Relief Scheme
- Immortal (Sanjeevani) Scheme
- Hospital Affiliation program for the members
- Maternity Dietary support
- Senior citizen health care
- Jeevan Baradan Program
- Sahara Entrepreneur Members program
- Regular Technical Support to the entrepreneurs client members
- Insurance services

Performance Status (As of July 15, 2024)

• Total Branches (No)	81
• Total Centers (No)	10,461
• Total Districts Covered (No)	6
• Total Members (No)	174,539
• Total Borrowers (No)	69,817
• Total Dropout Members (No)	134,934
• Total Overdue Members (No)	5,250
• Total Staff (No)	528
• Total Field Staff (No)	256
• Total Loan Outstanding (Rs)	10,882,277,485.00
• Total Savings (Rs)	12,753,763,208.00
• Total Loan Overdue (Rs)	597,983,330
• Profit / Loss (Rs)	96,651,045.57
• Operational Self Sufficiency (OSS) (%)	105.32
• Financial Self Sufficiency (FSS) (%)	101.00
• Repayment Rate (%)	95.89
• Portfolio at Risk (PAR) (Rs)	865,842,544

Entrepreneurship Development Program at Regional Level

Eighty Nine Officers of Microfinance Organizations Capacitated in Koshi and Madhes Provinces

The amount of bad loans has been increasing in microfinance organizations (MFOs) with the increasing number of borrowers utilizing loans for unproductive activities and consumption purposes. Consequently, most of the clients started to fall down into loan traps leading them to become defaulters of loans. This has caused tension among both MFOs staff and borrowers. Some defaulter members even created pressure groups for asking loan waiver. Hence there felt an urgency to capacitate to initiate dialogue with the member borrowers to sort out the problems with long lasting solutions. The possible solution could be to make all borrowers entrepreneurs. So that it boost their morale and enhance capacity to run local potential enterprises with zeal and skills.

Creating sustainable enterprises positively impacting on the lives of the borrowers and society and economy, the Centre for Self-help Development (CSD) which has been campaigning for the entrepreneurship development among the microfinance members in the country. It organized three trainings of three-day long entrepreneurship development training programs at regional level. The events were organized from July 24 to 26, 2024 at Charpane, Jhapa for the employees of the Sahara Nepal SACCOS Ltd., from July 27 to 29, 2024, for the employees of Navodaya Multi-Purpose Cooperative Society Ltd. at Kerkha, Jhapa and from 17 to 19



Participants of the Trainings from Navodaya

September, 2024 for the staff of Swabalamban Laghubitta Bittiya Sanstha Ltd. at Bardibas, Mahottari.

A total of 89 field staffs, 30 from Sahara, 35 from Navodaya and 24 from Swabalamban Laghubitta were benefited from these trainings which were organized with an objective to enhance their skills and capacities to identify and groom member into entrepreneur members to establish their own businesses and ensure their loan money to be used properly.

The participants were acquainted with proper skills of entrepreneur development and build up their capacity to analyze their potentiality and on identifying characteristics to run their own enterprise as well as advise the measures to be taken to minimize the risks associated with business. During the training, ideas were also shared on selecting suitable and risk-free micro-enterprises in their respective area, proper pricing of goods and products, accessing them to the local resources, understanding and expanding market, leveraging enterprises with government supports. However the important part

of this training, was to groom participants to prepare business plan of their potential member entrepreneurs. Information were shared on aligning various credit plus programs of the organization with entrepreneurship development among the clients.

The trainings were facilitated by CSD team led by Director Mr. Satish Shrestha and assisted by Senior Officer Ms. Renu Prajapati and Senior Assistant Ms. Saru Magar. Additionally, Mr. Grishma Shrestha of Jeevan Bikas Laghubitta Bittiya Sanstha Ltd. and Mr. Nabin Lamichhane of Sahara Nepal SACCOS Ltd. also facilitated the training sessions as regional facilitators of CSD.

Mr. Mahendra Kumar Giri, CEO of Sahara Nepal Saccos and Vice-chairman of CSD Governing Board was the chief guest of the valedictory ceremony held at Charpane, Jhapa. He distributed certificates of accomplishment to the successful participants.

Similarly, Mr. Saran Kumar Parajuli, Chairman of Navodaya Multipurpose Cooperative Ltd. graced the occasion as the Chief Guest in the Training held at Kerkha, Jhapa.

The Training held at Bardibas of Mahottari district, which was customized by the Swabalamban Laghubitta Bittiya Sanstha Ltd. was concluded by the CSD Director Mr. Satish Shrestha handing over certificates to the participants.



Participants of the Trainings from Sahara Nepal SACCOS (left) and Swabalamban LBSL (right)

Tackling Digital Divide in Microfinance Institutions of Nepal



Participants of the Training

There has been increased e-commerce marketplace sales from the past few years in the country; with many new entrepreneurs and business been able to grow through direct retail sales in the internet. Also with access to rapidly progressing technological advances in smart phones and internet; together with consumers being more motivated than ever to stay home and shop on comfort with many emerging experience driven mobile apps, sites across many platforms; there is an increasing demand for online shopping in the country.

Realizing that the digital technology can act as the game changer for women entrepreneurs from MFIs, particularly in city and semi-urban areas, CSD designed and delivered a 3 day Training program on “Digital Literacy for Micro Entrepreneur Client” from 31st Shrawan to 1st Bhadra 2081 (August 15-17, 2024 at Birtamode, Jhapa with 39 micro-entrepreneur from 7 different MFIs operating in Koshi. The training was organized at Training Hall of Sahara Nepal SACCOS Ltd., Birtamode.

The training conducted hands-on session on utilizing digital tools for business operations, creating and managing online presence, engaging

customers through social media, leveraging e-commerce platforms for product sales, logistics and utilizing digital financial services which are both cost effective and build financial profiles of the concerned. The training techniques comprised a mix of lectures, question answer session, video clips, discussions, and exercises on key digital parameters.

The program started with the experience sharing session by Ms. Pavitra Chettri, a micro entrepreneur client from Birtamode with a Nursery business and also a YouTube influencer with +65K followers on her Channel ‘Pavitra Garden’. She inspired by telling participants how the pandemic has brought her a new avenue of internet

with which she has been able to expand her business as well as client base throughout Nepal. She went on to motivate the participant how a high school drop-out like her could easily navigate through internet and that it requires only will and commitment to do it. Currently, she earns from 30-45 K every month through monetization in youtube aside from her nursery that generates a revenue of Rs 2 to 3 Lakhs every month; as she informed the gathering.

On the closing session, participants expressed that the training was very practical and expressed their commitment to leveraging digital tools for their business growth. All participants acknowledged that this training program marks a significant step in empowering micro-entrepreneurs with the digital skills needed to thrive in today’s interconnected world.

The training sessions were facilitated by a team of experts from Centre for Self-help Development (CSD) lead by its Director Mr. Satish Shrestha and comprised Ms. Renu Prajapati, Senior Training Officer, Ms. Saru Magar, Senior Training Assistant. The session was also nourished by Mr. Ankur Shrestha, Assistant Manager of Microsave Consulting Pte., Singapore.



Ms. Pavitra Sharing her Experiences



Centre for Self-help Development (CSD)

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