

Investment in income-generating activities

In the 7th and 9th wards of Tasarpu VDC (Dhading district), a programme was under implementation under the partnership between Poverty Alleviation Fund (PAF) and SAMAGRA, under which 64 household representatives (64 females and 4 males) had mobilized fund in the investment of various income generating enterprises.



Nanimaya Tamang, Chairperson of Sramajivi SF, reported as follows, "21 out of 34 members received a total assistance of Rs. 2,43,208 for investment in various enterprises. Of them, 7 members invested Rs.80,500 in goat farming, 4 members invested Rs. 100,000 in cattle farming; and 10 other members invested Rs.62,780 in ginger cultivation. Those enterprises have already gone into operation. This intervention will go a long way in alleviating poverty in our VDC". In the same way, Chairperson Dilmaya Tamang of Makhamali SF, related her observation in the following words, "We have opened up our savings accounts under the name with Rastriva of our SF Banijya Bank, in Khanikhola. We have adopted a system of issuing cheques after being co-signed by any two signatories out of the three authorized.

Through the facilitating assistance from SAMAGRA, we received Rs.137,000 from PAF as the first installment and we have co-funded Rs,15,500 out of our collective saving fund, meant to be exclusively invested in income generating

activities. Out of the total 39 household members in our SF, 4 members invested Rs.70,000 in goatfarming and other 13 members invested Rs 83,200 in ginger farming. We have planned to distribute the second installment fund from the PAF amongst the remaining members who have envisaged to undertake various enterprises. Let us see how best we can utilize the assistance in our aim to achieve economic progress. It is our duty to attain selfreliance through this process of development.

Kalpana Tamang, Chairperson of Paluwa SF in ward no. 7 in Jurejuth village observed in the following words, "To us, comprising exclusively of women, SAMAGRA and PAF, working as our guardians, have served as our saviors in our aim to alleviate poverty and deprivations. Moreover, we have been entrusted with such a huge amount of money, despite being females, we are keen to ensure that the fund is properly utilized. We are extremely obliged to them for taking such an noble initiative for empowering women. I am confident that the assistance will enable us to undertake income generating activities". She added their 20 members have borrowed Rs 146,800 for ginger farming; 5 members borrowed Rs. 50,000 to be invested in goat farming, and one member got Rs 20,000 to be utilized in setting up a retailing store. Thus, along with the PAF assistance of Rs. 185,300, there was the co-funding of Rs. 21,500 from our SF, amounting altogether Rs. 216,800, all of which have



been fully utilized in various micro enterprises. She expressed her pleasure with smiling face with the

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final words that all had been doing well in their business.

How did you manage such a huge fund properly? In reply to this question, the other members of the SF replied that SAMAGRA has extended to us capacity building and vocational training in various fields including, agriculture and cattle farming. For example. in the field of agriculture, the concerned technical trainer Resham Raj Lamichane and in the field of veterinary technician Hom Bahadur Tamang conducted training course thoroughly and clarified all questions and queries that were raised.

Lokesh Rai, the supervisor of SAMAGRA observed

He is our Leader !

Adikilal Ram lives in Salokhair tole, Sitapur-1, in the southern part of Siraha. A man of 47 years, he has recently become a local leader and source of inspiration. He has a family of 6, comprising of one wife, two sons, one daughter and one disabled brother. His profession,



handed down from his ancestor, is that a of a musician who plays clarion very impressively in public ceremonies such as wedding procession etc. Since this profession is seasonal and since his farmland yields could sustain his family's livelihoods hardly for six months, he has to work as casual labour during the period of unemployment. His wife serves the local community as a mid-wife and also provides primary health care services to the society. Prior to his involvement in the SF, he was addicted to all kinds to social vices; such as hard drinks, smoking and tobacco chewing, and local drink. When he drank excessively, all his family

"In assessing the seriousness and dedication exhibited by the women trainees, I am impressed and also felt confident that the programme would easily achieve success as envisaged" He also expressed his pleasure in getting that opportunity of being involved in empowering of the deprived people towards self-reliant development. While attending the training programme held on 11th April, the PAF Officer Om Prasad Poudel observed, "Considering the success achieved by Tasarpu VDC assure all possible assistance to you in future to ensure that the ongoing programme be rated as a "model" in operation." These words instilled a feeling of enthusiasm amongst the participants.

members and his well-wishers got worried. In January 2005 an open air discussion was held in the community and it concerned with setting up a SF and taking a seat at a corner, he was listening to the discussion while smoking a cigarette. He felt inspired and made determination to form a SF in his village. Soon after that a SF called as "Milan SF, Salokhair" came into being with members drawn from 17 households in the locality and some rules were also formulated. Abstain from hard drinks, smoking/tobacco, fight against social injustice, human rights violations, and eradicate discriminations between individuals and finally get all united, aiming at the development of the village. Efforts should concentrate to tapping resources from wherever possible and invest the fund in achieving the self-reliant growth of the SF members with dignity. The challenges emerging from these commitments fell upon Adiklal squarely as the chairperson. But he never got disheartened, rather made a determination to move ahead.

He attended all the trainings/seminars that address such topics as conflict management, dealing with the human rights violations. He also gave others opportunities to attend such training classes. He started attending public talk programme. Somehow, he managed to get primary education-reading and writing letters and he learned to write his own name. Everybody is taken by surprise to learn how he has dedicated himself to social service.

How did you manage to access resources? In reply to the query, he gives in his own mother language Maithili, "When our SF decides to seek resources, I approach the writers to write applications for the fund, and then with the request letters, I visit all

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offices such DDC office, Soil concerned Conservation office, Agricultural Development Office and District Administration office and others. I also approach other non-government offices. I never feel exhausted, rather keep on endeavoring until I get the tasks accomplished. I had approached an NGO 17 times in seeking assistance for one project for the first time, In response to how much I could access development fund, he recalled receiving assistance from RNN, for installing 23 foot- pump; 7 handpumps and 45 she-goats for rearing, all of them were distributed amongst all the household members. The hand pumps were installed at the spots adjacent to the households who faces water scarcity most seriously. The most generous assistance was directed to Soil Conservation Office. In their quest for river training inventions, they got three hundred bamboo plantations plants, 1,100 pieces of mango saplings, 8 quintal of ginger and turmeric seeds and 16 coils of gabion wire-mesh, which were filled in with 8 tractors-load of stone boulders to be laid along the bank of the river. Besides, in our aim to river training, we obtained 6,000 various tree saplings, which were planted along the rivers banks. As you may know, he added, "The river flood devastated 25 houses in our settlement and out of them, the most seriously affected were 18 households. The concerned household members had a very tough time to meet with basic needs. At our initiative, DCC office extended as part of its relief measure, Rs. 12,600 which was distributed amongst the 18 housholds at the rate of Rs. 700 for each. We received a donation from the District Agriculure Office in the form of improved variety of paddy seed, called Jhumani seeds, which were sown in the farmlands that yielded excellent results. In the same way, various vegetable seeds such as cucumber were distributed amongst the affected 19 households at the rate of 100 gram for each. The vegetable farming has vielded good harvests benefitting the farmers who utilized water for irrigation of the farms, generated through foot-pumps, each of which, serves 1.5 to 2 kattha of land . He illustrated several success stories that sounded as over-statements, however, all his colleagues in the community nodded with appraise, indicating their support to his claims. How much fund you have mobilized so far? In reply to this query, he claims, "1 million 101 thousand 8 hundred and 25 rupees. We have our own fund; we have received knowledge from human rights agents including training. The women, after having undergone training, inspired the other rural women. As a result, I feel elated with pleasure in observing women discarding their face- covering veil." Such incidences as violence against children and infighting amongst the families prompted by heavy alcohol intake have started waning. I, too, gave up smoking and taking tobacco and take alcohol on rare occasions, says he honestly. Commenting on his own lifestyle, I must say I have been transformed. While relating his past life, he became emotional and tears rolled down from his eyes while his face brightened with pleasure. That was what SAMAGRA motivator Chandra Dev Ram observed about him after he listened to his talk given to an audience. (Contd....)

General Assembly in Dhading

Of all the SFs in operation in Kumpur VDC of Dhading District, the four, namely, Akala, Baghbachhala, Mahakali and Bhumesthan SFs organized GA meetings. The GA meetings reviewed the annual progress reports and discussed the annual planned activities for the next year. Furthermore, they also elected new chairpersons for the SFs and they were Belimagar, Bhawani Thapalia, Rudra Kumari Shrestha and Sukhmaya Viswakarma to lead their respective executive committees.





Training on Gender Discrimination

Under the sponsorship of Sahayatri Samaj, with the fund provided by the Leadership and Good Governance Programme of Rims Nepal, implemented a three-day training on Gender Discrimination was organized from 22-24 March at

The 46th International Discrimination Eradication Day

In Dhading, all active NGOs and Governmental organizations joined their hands to organize a public rally on 21st March shouting the fundamental slogan that stressed on the co-existence for equity as a basis for federal democratic republic. The rally went around the city area and adjourned after holding an interaction programme at the premise of Red Cross Society Office, whereby, the local celebrities who contributed to the advancement of dalits were publicly recognized with honour.

the community building owned by Akala SF in Kampur VDC ward-4. There were 40 female participants drawn from Akala, Baraha Devi, Devisthan, Bhumestan, Mahakali and Baghbachhala SFs. The training organizers were very pleased to observe the enthusiasm and interest shown by the participants.



Rights



Rudranath Koirala, Dhading District Coordinator

Brothers and Sisters! let's all assemble at one place, make all-out efforts to accessing human rights. Incidences of births, deaths, marriages and migrations, make sure to get registered with the VDC offices.

Help conflict-victims to acquire citizenship certificate, help the destitute people wherever located. Public services offered by the state, help them access them in every respect.

Let's locate marginaliged people scattered in the society,

Encourage them to tread on the path to human rights. Be aware that development programme are in the air, the destitute and underprivileged people get their share.

Let us all unite from now on to seek rights, fight for the good governance and democratic values. Ten years of conflict passed by for accessing rights, many people went missing, many lost their lives.

Let's unveil the latent strengths of the voiceless, this is the actual devotion, dear brothers and sisters. Let's now arise and unite for the rights, while discarding the discriminations of all kinds.

Activities accomplished in Chaitra (Apr - May)				
Activities		No. of Participants		
Title	No.	Title	No.	Title
Human rights monitoring at the local level	35	716	179	895
Awareness campaigns against human rights violation	27	963	372	1335
Pre-implementation study	1	10	3	13
SF level Orientation (OD)	21 3	3834	914	4748
Network / Linkage / Lobbying	1	21	10	31
Awareness Campaign for the fulfillment of civil/political rights	61	1124	300	1424
Participatory Planning and Resource mapping	30	447	111	558
Conflict management events	36	797	173	890
Events on peace & harmony	5	171	32	203
Resources / Rights claiming	5	56	32	89

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