

## Abbreviations/ Acronyms

DEPROSC	Development Project Service Center
DH	Deprived Household
EH	Ethnic Household
SCP	Saving credit programme
SCIDO	Saving Credit and Institutional Officer
H.S.	Hemorrhagic septicemia
LWF	Lutheran World Federation
NGOs	Non Governmental Organizations
NO	Number
OH	Other Household
SCOs	Saving Credit Organization
SEEP	Socio-Economic Empowerment Project
SM	Social Mobilizer
S.N.	Serial Number
Tgt	Target
OF	Other Female
EF	Ethnic Female
DF	Deprived Female
VDCs	Village Development Committee

## **Background**

The SEEP is being implemented by Development Project Service Center (DEPROSC-Nepal) under the financial assistance of the Lutheran World Federation (LWF). The major components of the project include: Establishment of out of School Children center, Child group under Education and child development program, Saving & credit organization under Micro finance and provision of extension services. The Project is under the implementation since September 2004, and will continue until 31 December 2007. DEPROSC-Nepal, field Office, Ramechhap is the executing agency which is frequently monitored and supervised by DEPROSC-Nepal, head office, Kathmandu and Visitors from the donor level. This is the third year (Fiscal Year 2007) Completion Report, of Saving Credit. Activities prepared and submitted by DEPROSC-Nepal, Field Office, Manthali.

## **Executive Summary**

This program is the imperative and one of the most successful programs of Socio Economic Empowerment Project (SEEP). This program instigated through saving and credit has gained the highest regards from the members. These days' members of these groups are working through the policy of cooperative for the institutional development and for the sustainability of the program and to obtain the achievements through team work.



**Photo:** - 3 days training of Cooperative after registration Cooperative Act in cooperative office at Pharpu -8, Lakadu.

The numbers of SCOs in the project area are 12 where there are 763 members in 12 SCOs (Cooperative). Among those members 314 are ethnic and deprived and 132 belong to other cast in SCOs. The total resource collection of the 12 SCOs is Rs 749091 and generated fund is mobilized on Income Generation sector like agriculture, and other sector activities.

The SCOs are investing the total collected fund in income generating activities specially focusing in Dalit and ethnic members. Every month all the members are gathered in the meeting and they collected monthly saving and also collected invest money from the members at the end of the meeting they invest all the collected money to the members as per the decisions of the members not only this at the monthly meeting they also discuss on health issue, public awareness programme etc. All the account keeping records are well managed by the management committee, every six month they also

managed account closing. The activities conducted in the project areas are achieved through decisions made by the SCOs in an organized manner which shows that the institutionalization within the SCOs are improving and Registration on the Cooperative Act in Cooperative Office.

There is sound progress in in the span of Three years in Project Areas The group consists with the maximum participants from Dalit and Ethnic caste. This program has collaborated poor and marginalized people in saving and credit program. The program here is working with the strategy with one person per household with preference only to woman.



**Photo:** - Participants Show their creative activities on the 3 days training program at pharpu – 1, chyandanda.

### **The Project Areas:**

The project Socio-Economic Empowerment Project (SEEP) has been implemented since September 2004 in five VDCs namely Betali, Pharpu, Namadi, Bhatauli and Manthali. Altitude of project areas varies from 1000 masl to 1900 masl; climate in the area varies with altitude. In few areas usually in lower belts of district climate in summer is warm temperate while in winter it is cool temperate. The area constitutes a population of 22107 of which female represents 49% and thereby 51% male. (Baseline report 2005) Average family size in the project area is found to be 6 people which is slightly higher than the national average family size i.e. 5.44 .The project areas are rich in ethnic diversity. According to baseline survey 2005, 12% of the total HHs is comprised up Dalit and about 88% is non deprived group. The literacy rate for male is 58% while it is 38% for female both of which are lower than the corresponding national literacy rate.

### **Objectives of the Project**

The overall goal of the project is to bring improvement in the living conditions and development opportunities for women, children, ethnic and deprived people in the project areas. The specific objectives of the project are:

- ✎ To empower women and ethnic people from a socio-economic perspectives.

- ✗ To generate and mobilize local resources for providing micro-credit services.
- ✗ To enhance economic opportunities for participating communities ;
- ✗ To increase schooling opportunities for children, particularly girls ;
- ✗ To create educational development opportunity for the children ; and
- ✗ To increase the awareness level of participating community for sustainable self – help development.



**Photo:** - Group photo of Halesiganga Cooperative 3 day's cooperative management training at Namadi -1, Bhattari.

### 5. Target Vs Achievement:

S.N	Activities	unit	Tgt.	Ach.	Remarks
1	3 days Cooperative management training (SCO level, after registration)	No.	12	12	
2	Facilitation in monthly meeting of SCO	no	264	264	
3	Strengthening of SCOs and Registration in Cooperative Act	Pers on	12	12	
4	Capacity Enhancement of SCOs (Technical / support of necessary materials after registration)	Gro up	12	12	
5	1 day refresher program for HIV / AIDS peers (from 11 SCOs and 9 child groups)	No.	20	21	
6	Drinking water and sanitation awareness in communiy (including technical supervision and monitoring)(as per LWF small schemes Guidelines)	No	01	01	
7	Detail survey design and estimation of proposed scheme	No	01	01	

8	Implementation of community based micro irrigation scheme (including technical supervision and monitoring cost ) as per LWF Small scheme guidelines	No.	01	01	
9	Detail survey design and estimation of proposed scheme	No.	01	01	
11	One days orientation of user groups (scheme level ) (in propose schemes)	No.	02	02	
12	Public audit of completed schemes	No.	02	02	



**Photo:** - Collect saving on the monthly meeting Laximadevi cooperative at Betali -9, Lisekhani.

## 6. Status of Saving Credit Groups

Altogether 12 saving and credit Group has been formed in project areas in Betali 4 in Bhatauli ,1 in Manthali, 3 in Namadi and 2 in Pharpu and 763 person has been organized in Saving Credit Group. All the Saving Credit Group arrange a monthly meeting every month during which they collect monthly saving from the members and they invest in Income generation sector by their group discussion and they also discuss on health and sanitation, HIV/AIDS other issue during the meeting, share and express problem encountered and other things on the presence of project staff.

## 7. Participation of Deprived and Ethnic in SCOs:

In the Saving Credit Group marginal, backwarded caste and so called Dalit has been empowered and organized. The presence of Dalit caste in SCO is **132** and Ethnic caste is **314** respectively.

Accounts closing have been performed in all saving and Credit groups. Resources are increasing; groups started from Rs 10 as saving per month have grown up to as Rs.30 and one of the group has started salary expenses to the treasure from the resources..

The Ledger and all transaction kept by the members are transparent, which indeed shows that those groups are focused towards institutional development with determination.



**Photo:** - On the meeting of Bohoriganga cooperative discussion about cooperative Act at Betali -1, Banchare.

### **8. Loan Repayment**

Repayment process is sound; with the result of 100% repayment record, this means none of the bad debts are hindering the program. Almost all the members are well aware of the value of credit which has developed the skill of credit mobilization among them.

### **Observable changes of Saving and Credit Program**

- Members have developed the habit of saving their money
- Members have generated money through wage pay and labor for their savings
- Members are capable of organizing and handling the meeting independently
- Treasurer of the group member have learned the accounting system like Ledger keeping; pass book maintenance, credit allocation, loan repayment collection etc.
- Members are aware and have developed the habit of written document in and during the transaction.
- Members are aware of loan period and they themselves are aware of repayment
- Members have developed the system of investing in income generating activities
- Members are increasing habits of talking of their achievements in public places and also started discussing on the topic like STD, HIV etc with no hesitation
- Members are capable of solving problems among the group, if occurred.



**Photo:** - Monthly meeting of Sirjanshil Cooperative at Namadi- 8, Nagi.

### **Problems and Challenges of Saving and Credit Group**

The saving per month is regularly on the monthly meeting .Due to the mass poverty, the expected saving rate is still invisible, monthly saving of Rs 30 is seen in most of the groups. The demand for credit is growing while available resources is less which have created a gap between them and the main problem is few of the members of the groups are literate, as well as in community also in which only woman are involved in saving credit group. Community Building is necessary for them to run the regular monthly meeting; the most part is to register SCO as Co-operative Organization.