



Nirdhan Newsletter

October/November 2022

Newsletter of Nirdhan Utthan Laghubitta Bittiya Sanstha Limited

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Message from the CEO



Dear Readers,

Greetings!

We are delighted to present you progress highlights for October/November 2022 including a success story of our member in the Far Western Province and recent capacity building initiatives.

In this issue, we present you the story of Ms. Ayodhya Devi Dagoura, our member in Sudurpashchim Province who established herself as a successful commercial farmer in Joshipur Rural Municipality pursuing banana and

vegetable farming.

The capacity building events in the recent past included over a hundred staff in groups of the Centre Mobilizers, Assistants, and Branch Managers. The topics included Field Operation Management, Clean Cooking, and Branch Office Performance.

The disbursement under corporate social responsibility (CSR) and client protection (CP) activities continued during the reporting period. In the first quarter of Nepali fiscal year 2079/80 (mid-July to mid-October 2022), we have provided maternity allowance to 599 members (totaling NPR 1,144,000); critical illness relief to 59 members (totaling NPR 525,000) and disaster relief to 199 members (totaling NPR 735,000). Likewise, we facilitated settlement of 572 insurance claims of the members amounting to a total of NPR 47,505,969.

Our service coverage and outreach in terms of numbers of centre/self-reliant groups as well as clients suggested business consolidation during the reporting month. Though the number of Centres and active clients increased marginally, a slight decrease in the number of loan clients was noted. However, savings and deposits increased nominally as of mid-October 2022.

Janardan Dev Pant

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One of the visiting project scoping missions at Nirdhan Head Office

SUCCESS STORY ~ Ayodhya Devi Dagoura , Sudurpashchim Province

Ayodhya Devi Dagoura was born as the eldest child on the day of Laxmi Puja in October 1976 in the family of Mangal Prasad Dagoura (father) and Saguni Devi Dagoura (mother) in Ward 2, Sukhad Municipality (formerly Darakh VDC) of Kailali. She was married at the age of 20 years in February 1997 to Ganga Ram Dagoura of a low-income family in Banjariya, Ward 3, Joshipur VDC following social tradition.

She shared that, being the eldest in the family with two brothers and two sisters, she could not attend school. However, her brothers are now in teaching profession with education up to diploma level, one sister is staff nurse and another is pursuing agriculture profession.



Ms. Rekha Kathariya, Vice-Chair of Joshipur Rural Municipality, Kailali handing over Dr. Harihar Dev Pant Best Micro-Entrepreneur Award to Ms. Ayodhya Devi Dagoura from among the entrepreneurs in Sudurpashchim Province in 2022 (2079 BS)

She has been recognized well as a successful farmer in the municipality. Her business is commercial banana farming. She shares that with the business income she has been able to acquire 3 Katha land worth NPR 1.1 million and saved NPR 72,000 at Nirdhan. Currently, her monthly income is NPR 60,000. She has given temporary employment to 5 persons.

She gave birth to a son after a year of marriage. Another son was born after three years. She shared that, at present her elder son is pursuing studies in Diploma level fourth year and younger is at grade 10 in a boarding school. Though she has experience of only the adult class and her spouse up to grade 10, they are well aware of the importance of education.

She started her business opening a grocery with NPR 40,000 loan that she took after affiliation in Nirdhan group in September 2014. As she could not generate good income from grocery, she thought of pursuing commercial banana farming. She started banana farming in 10 Katha land. As banana farming generated good income, she shares that she has expanded it further to 3 Bigha leased land and also engaged in vegetable farming in 8 Katha land. She has been selling her produce in Tikapur, Dhangadhi, Nepalgunj and Butwal. For the farming, she has installed solar water pumping set and currently using NPR 400,000 loan in the eighth cycle.

Ayodhya Devi expresses her happiness as well as gratitude towards Nirdhan as it has supported her at difficult times. She vowed not to be involved in the groups other than that of Nirdhan and motivates the sisters in the group for pursuing commercial agriculture. She shares that if one pursues modern agriculture replacing the traditional one, there is no need searching for other salaried jobs. She further shares that, there was a time when no one trusted her even a hundred Rupees, now she has been capable of lending NPR 20/30 thousand to the neighbours.

*Contributor: Prakash Dutt Paneru, Assistant,
Joshipur Branch Office, Kailali*

CAPACITY BUILDING

Nirdhan continued building its' staff capability through one-day training events on topics of importance. Recently, it conducted training for the Centre Mobilizers, Assistants, and Branch Managers that covered over a hundred staff from the branches under four regional offices - Kathmandu, Kohalpur, Bhairahawa and Birendranagar.

One-day training events

| Date | Training Topic | Staff Group | Regional Office | No. of Participants |
|-----------|---|------------------|-----------------|---------------------|
| 6-Nov-22 | Training on Field Operation Management | Center Mobilizer | Kathmandu | 30 |
| 25-Sep-22 | Staff Orientation/Training on Clean Cooking | Assistant | Kohalpur | 29 |
| 25-Sep-22 | Staff Orientation/Training on Clean Cooking | Assistant | Bhairahawa | 29 |
| 24-Sep-22 | Training on Enhancing Branch Office Performance | Branch Manager | Birendranagar | 14 |

Training on Field Operation Management

Nirdhan Kathmandu Regional Office organized a one-day training event on Field Operation Management on 06 November 2022. The training was participated in by 46 staff including 30 Centre Mobilizers from 17 branches under the Regional Office as well as staff from the Central and Regional Offices.

The CEO, Mr. Janardan Dev Pant wished the training a success towards empowering the deprived women with skill, helping them towards becoming self-reliant through income-generating ventures with micro-loan investment.

Mr. Tirtha Ratna Konajo, the trainer, through group-work and examples imparted tips on mind make-up, understanding the work nature and behavior of member/clients, and effective communication. Mr. Konajo stressed on the need of staff articulation on all services and benefits of the institution and their respective duties and responsibilities.

The training also deliberated on the role of field staff, Effective work performance, centre discipline, and staff behavior. Likewise, discussion on procedures of financial analysis, loan policy and directives, and financial rules and regulations was made.



Mr. Ram Bahadur Chaudhary, the Acting Assistant General Manager, presented the status of portfolio at risk (PAR) and non-performing loan (NPR) as of 2079 Asar-end and stressed on the need of improving the status by all branches.

Ms. Rama Adhikari Godar, the Centre Mobilizer from Tripureshwor Branch, Dhading, on behalf of the participants, committed to put on practice the valuable learning from the training into practice.

Mr. Shiva Raj Rawal, the Regional Manager, hoped that the training would lead to improved and efficient performance of the participants resulting into increased number of members and loan clients as well as improved quality of the loan investment.



Ms. Rina Nepal, Honorable Minister of State for Tourism and Urban Development in Lumbini Province handing over livestock insurance claim payment to one of the members amidst a training event in Odari, Kapilvastu

PROGRESS INDICATORS

Coverage/Outreach

The coverage and outreach in terms of numbers of Centres/ SRGs as well as active and loan clients suggested business consolidation during Asoj 2079 (corresponding mid-September to mid-October 2022). Though the number of Centres and active clients increased marginally, a slight decrease was noted in the number of loan clients.

| Coverage/Outreach (No.) | Progress as of 16 Sep 022 | Progress during 17 Sep-17 Oct 022 | Progress as of 17 Oct 022 |
|-------------------------|---------------------------|-----------------------------------|---------------------------|
| Districts Covered | 77 of 77 | — | 77 of 77 |
| Local Bodies Reached | 549 of 753 | — | 549 of 753 |
| Branch Offices | 185 | — | 185 |
| Centers/SRGs | 22,345 | 60 | 22,405 |
| Staff Strength | 1,194 | — | 1,194 |
| Active Clients | 399,357 | 738 | 400,095 |
| Loan Clients | 240,299 | (299) | 240,000 |

The number of Centres/SRGs increased by **60** reaching to a total of **22,405**. While the number of active clients increased by **738** reaching to a total of **400,095**; the number of loan clients decreased by **299** reaching to a total of **240,000**.

Financial Services

| Financial Progress (in Billion NPR) | Progress as of 16 Sep 022 | Progress during 17 Sep-17 Oct 022 | Progress as of 17 Oct 022 |
|-------------------------------------|---------------------------|-----------------------------------|---------------------------|
| Loan Disbursed | 198.10 | 1.55 | 199.65 |
| Loan Outstanding | 27.76 | (0.21) | 27.55 |
| Savings & Deposits | 18.20 | 0.28 | 18.48 |

The loan disbursement reached a volume of **NPR 199.65 Billion** with an increase of **NPR 1.55 Billion** during the month. The savings and deposits stood at **NPR 18.48 Billion** with a slight increase.

The selected financial indicators suggested no major movement. The loan disbursement as well as savings & deposits increased marginally during Asoj 2079 (corresponding mid-September to mid-October 2022).

Non-Financial Services

| CSR/CP Activities | Progress as of 16 Sep 022 | | Progress during 17 Sep - 17 Oct 022 | | Progress as of 17 Oct 022 | |
|-------------------------|---------------------------|------------|-------------------------------------|------------|---------------------------|------------|
| | No. | NPR | No. | NPR | No. | NPR |
| Maternity Allowance | 404 | 762,800 | 195 | 381,200 | 599 | 1,144,000 |
| Critical Illness Relief | 38 | 320,000 | 21 | 205,000 | 59 | 525,000 |
| Disaster Relief | 46 | 234,000 | 153 | 501,000 | 199 | 735,000 |
| Insurance Claim | 277 | 24,900,755 | 295 | 22,605,214 | 572 | 47,505,969 |

Note: Cumulative figures are for the current Fiscal Year (2079-80 BS) only

During Asoj 2079 (corresponding mid-September to mid-October 2022), Nirdhan provided maternity allowance to **195** members (total **NPR 381,200**), Critical Illness Relief to **21** members (total **NPR 205,000**) and disaster relief to **153** members (total **NPR 501,000**). Likewise, it facilitated settlement of **295** insurance claims during the month amounting to a total of **NPR 22,605,214**. Notably, disaster relief was processed for substantial number of members compared to the past months, reaching the total number of beneficiaries to **199** (total **NPR 735,000**) in the first quarter (Shrawan-Asoj) of the FY 2079/80.