

An internal assessment of socio-economic changes among the clients and use of institutional services in advancement of their business projects



Nirdhan Utthan Microfinance Financial Institution

May 2023

Preface

Nirdhan Utthan microfinance operations dates back to 1993 when the then NIRDHAN Non-Government Organization (NGO registered on March 31, 1991) started a credit program in a Terai District of Western Nepal. In 1998, Nirdhan Utthan Bank Limited (NUBL) was registered and obtained a license to undertake banking activities in 1999. Subsequently, NIRDHAN NGO transferred all microfinance operations to NUBL, which is now operating as Nirdhan Utthan Microfinance Financial Institution as per NRB directives.

Nirdhan Utthan occasionally cross-checks on whether its' operations are yielding intended impact upon clients through research studies. Such studies are undertaken with the objectives of improving the operations (internal research studies subscribed by institution) as well as proving the performance (external research studies subscribed by development partners). It has documented short assessment reports in December 1993 and February 1995. Likewise, three studies were commissioned by Consultative Group to Assist the Poor (CGAP) - two appraisals conducted in December 1996 and December 2000 and a relative poverty assessment in March 2001.

Besides above studies, an impact evaluation undertaken by Dr. Champak Pokharel and Mr. Bharat Joshee, published in January 1997 worth special mention. This study was undertaken considering data as of October 1996 when the institution had 3,600 borrowers with NPR 11.2 million in loan outstanding, 8 branch offices and 96 staff. The study, among others, concluded that both the lending and borrowers were increasing steadily. The program had been able to give good impression to the borrowers and generated broader socio-economic impact in them. Again, most of the social indicators improved after Nirdhan intervention.

Three decades on, the legacy of Nirdhan Utthan as the pioneer of formal microfinance service provider in the country is continued. As of mid-May 2023, it has 232,696 borrowers with NPR 26.87 billion in loan outstanding, 185 branch offices and 1,156 staff. The current study of a rapid and small nature has been undertaken at a time when serious issues in the microfinance sector have surfaced out amidst the ongoing stagnation in national economy. Notably, the media is full with issues of mission drift (inclusion of non-poor, neglect on social mission and overly profit focus) and over-indebted clients with multiple banking as a result of excessive growth in the number of MFIs.

The current study undertaken during May 2023 corroborates our social mission of lifting the member/clients out of poverty through provision of various financial and non-financial services. Majority of the clients have now improved their economic status as well as substantial improvement on their multi-dimensional poverty status was noted. The exploration on clients' business projects and level of their use of the services has allowed us to refocus our program interventions and streamline the institutional services.

In our effort to understand better the changes experienced by our clients, we are also documenting their success stories on annual basis. We observe positive impact of our training programs on our clients in upgrading their knowledge and skills in entrepreneurship development and business expansion enabling them an optimum utilization of loan in the business projects. With proper

utilization of loan, they have gained both economic prosperity and social prestige over the years of affiliation in Nirdhan Utthan groups.

In Nepal, population below poverty line dropped from 42% in 1995 to 17.4% in 2019. Microfinance sector is also credited for this reduction with its significant contribution in providing financial access and entrepreneurship promotion mostly in rural areas. However, we still have an unfinished agenda. The per capita income in the fiscal year 2079/80 has increased by NPR 13,645 compared to the previous fiscal year. Yet, there are prevalent pockets of poverty. Given the multi-dimensional poverty of about 17% in the country, which is as high as 28% in the rural areas, the need of continued employment generation towards reducing poverty could not be overemphasized.

Self-employment and employment generation is also necessary to resolve the issue of ever-increasing mass of unemployed citizens and retain those opting for employment abroad. We are enhancing our efforts in incorporating ultra-poor increasingly in our program intervention keeping with our social mission. However, there are concerns among the microfinance practitioners that the sector would only be able to ensure access to finance to the poor and deprived but not be liable in carrying forward the poverty reduction agenda given the current market conditions.

We are grateful to the Branch In-charges and sample clients of the six branches – Chhaling (Bhaktapur), Gagalphedi (Kathmandu), Khajura (Banke), Phungling (Taplejung), Putalibazar (Syangja), and Thecho (Lalitpur) – for their cooperation in timely conduct of the study. The colleagues in Planning, Monitoring & Research; and Operation Department deserve special thanks for their facilitation of the study. Finally, we thank our consultant, Prem Manandhar who conducted the study.

Janardan Dev Pant
Chief Executive Officer

May 31, 2023

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1. Background

Nirdhan Utthan occasionally cross-checks on whether its' operations are yielding intended impact upon clients. Such studies are undertaken with the objectives of both improving the operations and proving the performance. It has documented assessment reports on its performance since December 1993. One of the regular exercises is the annual compilation of success stories of the clients – one each representing all of the branches. This annual compilation helps in understanding the client transition and distilling success factors. However, it does not capture the factors responsible for sub-optimal performance of the clients. Understandably, many clients have been unable to optimize and advance their business projects due to various factors.

With stagnation in the national economy, serious issues in relation to microfinance sector have also started to emerge. A section of the microfinance clients are agitating under the banner of so called 'struggle against MFIs.' Given the hue and cry, the regulatory body, Nepal Rastra Bank (NRB) has formed a 7-member Committee to look into the MFI issues. The field operations of many MFIs have halted temporarily and their non-performing loan (NPL) has increased substantially. The average NPL posted by the MFIs in the third quarter of this FY 2079/80 comes to 7.12% (ranging as high as 13-14% for some MFIs) against only 3.01% in the corresponding quarter last year. In case of Nirdhan Utthan, it is 12.09% this year against 3.33% last year.

In this context, a rapid and small-scale impact study was undertaken in assessing the changes brought about by the institutional initiatives comparing the client data, pre- and post-membership in microfinance groups. Specifically, the study objectives were as follows:

- Compare poverty situation of the clients pre- and post-membership
- Document factors behind success/failure of business projects
- Conduct gap analysis on the services of the institution
- Recommend on program operation of the institution

2. Research Methodology

2.1 Research Design

The study was of descriptive-cum-exploratory nature drawing upon both quantitative and qualitative research designs. It has described the outset and present situation of the client households in terms of economic indicators (land ownership, income level etc.) as well as Multidimensional Poverty Index (MPI) indicators (education and living standard). It has also described on the types of services (financial and non-financial) availed by the clients. Moreover, it explored on the client advancement or otherwise on their entrepreneurial journey and listed out success/barrier factors. For the study, the Client Data Forms filled-in at the entry-point were compared with that filled-in during this study. The data fields and indicators were aligned with Nepal's national MPI.

2.2 Study Area

The study was undertaken in total of six branch offices including three from Kathmandu valley and three beyond representing Terai, Hill and Mountain regions as presented in Table 1.

Sr	Province	District	Sample Branch	Rationale
1	Koshi	Taplejung	Phungling	Mountain Region Representative
2	Bagmati	Bhaktapur	Chhaling	Proximity of the Researcher
3	Bagmati	Kathmandu	Gagalphedi	
4	Bagmati	Lalitpur	Thecho	
5	Gandaki	Syangja	Putalibazar	Hill Region Representative
6	Lumbini	Banke	Khajura	Terai Region Representative

All study branches were selected purposively, those within Kathmandu valley due to proximity of the researcher based in the head office and those beyond to reflect geographical diversity.

2.3 Study Indicators

The study analysed poverty level of client households in two parts – using single (economic) and multi (education and living standard) dimensions in explaining the pre- and post-situation. In the first part, changes in annual household income, land ownership, and assets and properties are documented.

The second part of the study was done following the MPI indicators as presented in Table 2.

Dimension	Indicator	Household is deprived if...	Weight
Health	Nutrition	<i>[Not studied as no data collected at entry point]</i>	
	Child Mortality		
Education	Years of Schooling	No household member aged 11 years or older has completed 6 years of schooling.	1/4
	School Attendance	Any school-aged child is not attending school up to the age at which he/she would complete class 8.	1/4
Living Standard	Cooking Fuel	The household cooks with dung, wood, or charcoal	1/12
	Improved Sanitation	The household does not have improved sanitation facility (pan toilet).	1/12
	Improved drinking water	The household does not have access to improved drinking water or safe drinking water is at least a 30-minute walk from home, roundtrip.	1/12
	Electricity	The household has no electricity.	1/12
	Housing	The household has inadequate housing materials in any of three components: floor, roof, or walls.	1/12
	Assets ownership	The household does not own more than one of these assets: radio, TV, telephone, computer, animal cart, bicycle, motorbike, or refrigerator.	1/12

2.4 Data Sources

The study applied both primary and secondary sources of information. The selected branch offices served as the coordinating point for gathering necessary data. The client household data at the outset was transcribed from the branch files. The repeat data on present situation was collected again from the sample clients. Both quantitative and qualitative data was utilized for the study.

The primary sources utilised in the study are questionnaire (schedule) survey on client households' socio-economic condition, and personal interviews with the clients and Branch In-charges on business environment, services of the institution, and potential factors behind business success or stagnation or failure. The secondary sources included loan client data extracted from the branch files and Core Banking System (CBS) as well as published and unpublished documents of the institution.

2.5 Sampling Design

For the study, a combination of purposive and multi-stage random sampling techniques were used. The six sample branch offices, three from within Kathmandu valley and another three beyond were selected purposively. An exhaustive list of loan clients for each of the sample branch offices were generated from the CBS. From the list, a total of five loan clients per branch were selected randomly using lottery method making a total of 30 sample from six branches. Where applicable, the five loan clients were drawn so as to represent the five loan categories, viz. Pass, Watch List, Sub-standard, Doubtful, and Loss. However, two sample clients (one individual borrower, not group member and another unreachable) were dropped from the post-membership household survey. From among the 28 sample loan clients, a total of 20 clients reachable through phone contacts were treated as key informants together with the six Branch In-charges. To sum up, the study drew three sets of information sources and a total of 54 responses as shown in Table 3. The list of studied Branches and clients are presented as Annex 1 to this report.

S. No.	Sources of Information	Target	Actual	Remarks
1	Loan Clients – in average 5 each from six branch offices	30	28	For pre- and post-membership household survey to gather data on socio-economic condition and changes thereon after becoming member
2	Loan Clients – in average 5 each from six branch offices	30	20	For client interviews to gather data on factors behind business success and failure and services of the institution
3	Key Informants – 6 Branch In-charges	6	6	For key informant interviews (KII) to gather data on business environment and services of the institution
Total Response		66	54	

Sr. No.	Branch	Loan Category					Total
		Pass	Watch List	Sub-standard	Doubtful	Loss	
1	Phungling	666	71	27	19	50	833
2	Chhaling	1,826	-	-	-	-	1,826
3	Gagalphedi	2,214	-	-	-	-	2,214
4	Thecho	1,120	36	2	1	142	1,301
5	Putalibazar	558	119	72	39	5	793
6	Khajura	2,284	-	-	-	19	2,303
Total		8,668	226	101	59	216	9,270
%		94	2	1	1	2	100

Tables 4 and 5 present respectively the total loan clients in the sample branches and sample clients drawn for the household survey representing various loan categories.

The loan clients for household survey in the selected branches are mostly in the Pass category (94%) yet the sample clients represent around 10% from each of the loan categories.

Sr. No.	Branch	Loan Category					Total
		Pass	Watch List	Sub-standard	Doubtful	Loss	
1	Phungling	1	1	1	1	-	4
2	Chhaling	5	-	-	-	-	5
3	Gagalphedi	5	-	-	-	-	5
4	Thecho	1	1	1	1	-	4
5	Putalibazar	1	1	1	1	1	5
6	Khajura	4	-	-	-	1	5
Total		17	3	3	3	2	28
%		57	10	10	10	7	93

2.6 Data Collection Tools

The study incorporated participatory mechanisms in data collection including key informant interviews and structured interviews (survey of the client households). The KIIs were accomplished through phone calls by independent researchers. Selected branch offices facilitated the client household surveys. Annex 2 to this report is the checklist for key informant interviews and Annex 3 is the structured interview schedule for client household survey.

2.7 Data Analysis/Interpretation

The collected data has been computerised, summarised and tabulated using Microsoft Word and Excel programmes for analysis. Both subjective and objective interpretations were made developing relevant rating scales. Specifically, on MPI, as only two dimensions (education and living standard) were used, one-half of the weight was assigned to each of the dimensions. The poverty cut-off was thus chosen at one-half of all weighted indicators; that is, a client household who is deprived in $\geq 50\%$ of the weighted indicators is considered multi-dimensionally poor.

3. Sample Household Characteristics

Most (46%) of the sampled households have had membership association for seven to nine years followed by 29% with one to three years' association, 18% with four to six years' association and 7% with membership for over nine years. In this section, demographic features of the sample clients (at present date) and economic status (at entry point) are presented. No significant changes in the pre- and post-membership demographic features are observed.

3.1 Demographic Features

Most (39%) of the sample clients belonged to 35-44 age group followed by 36% to 45-54 age group. The average family size of the client households comes to 4.32 with 51% male and 49% female members. The sample clients have had varying levels of education with 43% literate, 11% basic level, and 39% secondary level.

3.2 Economic Status

Majority (61%) of the sample clients pursued agriculture as their main vocation. 11% of them were housewives and rest engaged in other vocations, one each in trade, furniture business, service, and tailoring. In terms of land ownership, most (39%) fell into group D (household with up to five Katha land in rural areas) followed by 29% in group C (household with three to 10 Katha land in rural areas and 0.75 Katha land in market areas).

In terms of food sufficiency, 25% fell into group B (10-11 months food sufficiency out of own production) followed by 21% into group D (with four to six months food sufficiency). 79% clients grow seasonal vegetables at their kitchen gardens and 14% of them grow vegetables throughout the year.

Most of the sample clients pursue mixed farming. 50% of them have kept at least one cow or buffalo together with some goats or poultry. Again, 25% have had at least two goats. In terms of annual income, 44% reported income up to NPR 100,000; 32% in the range of NPR 100,001 to NPR 200,000 and 18% above NPR 200,000, most of which came from agriculture and wage labour.

3.3 Multi-dimensional Poverty Status

Two dimensions (Education and Living Standard) of the MPI are explored. On education, 75% of the sample clients at entry point report on meeting minimum criteria that of Years of Schooling and School Attendance of their children. Again, children of 61% of the clients were attending secondary schools and 14% of the clients had their children completed secondary education.

The living standard of the sample clients was measured in terms of type of cooking fuel they use; status of sanitation, drinking water, electricity and housing; and asset ownership at the time of their entry in the groups. All but one of the sample clients (96%) reported on their use of electricity, bio-gas or solar power as cooking fuel and source of lighting. 82% of them use improved sanitation facility (with pan toilet). Likewise, 61% of the client households have private tap, tube-well or dug-well followed by 32% using the common facility in the community for water. On housing, 36% have well-constructed houses (with cemented brick/stone walls and reinforced cement concrete roof) and 39% have good houses (with cemented brick/stone walls and tin/tile roof or with mud and brick/stone walls and tin/tile roof). All of their household members use wooden beds. Again, 61% of the sample households have at least a colour TV or bio-gas plant or refrigerator or sofa set followed by 39% having at least a black and white TV or almirah/cabinet or chair/table.

4. Study Findings

Pre-membership client household data suggested that some economic criteria were not observed fully while enrolling a member/client. However, following non-economic criteria were found fully observed at entry point:

- Nepali married woman/single woman
- With no access to other bank and financial institutions
- Permanent resident of the institution's program area

4.1 Comparative Poverty Situation

4.1.1 Economic Indicators

On economic criteria, only land ownership of the prospective members was observed at entry point. Only one (4%) exception was noted where the client/household possessed more land than stipulated limit of 15 Katha in rural area. However, substantial (39%) client households have had annual household income exceeding the stipulated limit of NPR 138,000, which came, among others, from regular income generating vocation/service. Again, 75% of the member/clients were found residing in well-constructed/good houses, whereas the potential members were supposed to come from houses/huts made of mud and straw.

Post-membership client household data suggested improvement in economic status of majority of the households. In terms of land ownership, most households (32% each) have now fell into group D (household with up to five Katha land in rural areas) and group C (household with five to 10 Katha land in rural areas) followed by 29% in group B (household with 11-15 Katha land in rural areas) and 7% in group A (household with above 15 Katha land in rural areas).

In terms of food sufficiency, 32% fell into group D (four to six months food sufficiency out of own production) followed by 29% into group C (with seven to nine months food sufficiency). 82% clients now grow seasonal vegetables at their kitchen gardens and 11% of them grow vegetables throughout the year.

The clients seem to abandon animal husbandry in recent years switching to other business avenues. The number of households having at least one cow or buffalo together with some goats or poultry have gone down from 50% to 36%. Those having at least two goats have also dropped from 25% to 18%. In terms of annual income, 21% reported income up to NPR 100,000 (44% at entry point); 35% in the range of NPR 100,001 to NPR 200,000 (32% at entry point) and 46% in the range of NPR 200,000 to NPR 500,000 (18% at entry point), most of which came from agriculture and wage labour. A quarter of the households now have salary as one of their sources of income, which was earlier with only 14% households.

Table 6 below present changes in some economic indicators of the client/households comparing pre- and post-membership household survey data.

Table 6 Changes in Economic Indicators of Sample Clients

Sr.	Indicator	Decrease	No Change	Increase	Total
1	Land Ownership	8	12	8	28
2	Food Sufficiency	10	10	8	28
3	Kitchen Gardening	4	22	2	28
4	Animal Husbandry	12	9	7	28
5	Annual Income	6	2	20	28
	% change - annual income	21%	7%	71%	100%

(71%) households reported increased level of annual income, while the same dropped in case of six (21%) households.

The drop in annual income experienced by six households is in the range of 49% negative (from average NPR 248,333 to NPR 127,500). However, the average annual income for 20 households increased from NPR 123,864 to NPR

Table 7 Changes in Annual Income of Sample Clients

Sr.	Change	Total Clients	Average Annual Income: NPR			Change %
			Pre-Membership	Post-Membership	Change	
1	Decrease	6	248,333	127,500	(120,833)	-49%
2	No Change	2	230,000	230,000	-	-
3	Increase	20	123,864	332,909	209,045	169%

332,909, an increment of NPR 209,045 (169%) – Table 7. Those experienced net drop in overall annual income have had multiple sources of income. Among various sources, they reported decrease in income from agriculture (four counts), salaried job (one count), trade (two counts), wage labor (two counts) and miscellaneous sources (three counts). Those in agricultural vocation were found scaling-down their businesses due to their personal reasons. On trading, sales dropped due to seasonality and the country's economic situation.

Table 8 Increase in Annual Income by Years of Association

Sr.	Years of Membership	Total Clients	Average Annual Income: NPR			Change %
			Pre-Membership	Post-Membership	Change	
1	1-3 years	4	130,000	265,000	135,000	104%
2	4-6 years	3	63,333	270,000	206,667	326%
3	7-9 years	12	121,250	402,417	281,167	232%
4	9+ years	1	100,000	165,000	65,000	65%

followed by 232% increase among those with seven to nine years of membership. However, lower rates of increase was observed in case of one member with nine+ years of association (65%) and those with one to three years association (104%).

Most client/households have had several sources of income. Only five (18%) of them are now relying on single income source (two pursuing agriculture and one each wage labour, trade,

and salaried job). While total counts on various sources of income remain almost unchanged (except for miscellaneous) pre- and post-membership, the reported total income from the sources changed significantly. There has been a decline in income from miscellaneous sources by 26% and income

Table 9 Income Sources of Sample Clients

Sr.	Income Source	Pre-Membership		Post-Membership		Change		Amount Change %
		Count	Amount: NPR	Count	Amount: NPR	Count	Amount: NPR	
1	Agriculture	23	1,092,000	24	2,370,000	1	1,278,000	117%
2	Salaried Job	5	505,000	7	1,759,000	2	1,254,000	248%
3	Trade	7	730,000	8	740,000	1	10,000	1%
4	Wage Labor	16	1,040,000	16	2,670,000	-	1,630,000	157%
5	Miscellaneous	13	748,000	8	550,000	(5)	(198,000)	-26%
	Total		4,115,000		8,089,000		3,974,000	97%

from trade remained almost unchanged. Significant increase by 248% was noted in income from salaried job followed by 157% from wage labour and 117% from agriculture (Table 9).

Table 10 Client Loan Status with Other BFIs

Sr.	No. of Other BFIs	No. of Clients	Loan Status: NPR			Loan Balance %
			Loan Taken	Loan Repaid	Loan Balance	
1	1	2	320,000	256,000	64,000	20%
2	2	1	500,000	-	500,000	100%
3	3	2	1,900,000	807,000	1,093,000	58%
4	4	2	2,130,000	887,000	1,243,000	58%
Total		7	4,850,000	1,950,000	2,900,000	60%
Average per client			692,857	278,571	414,286	60%

It is apparent that many clients have had association with other BFIs as well. Seven clients (25%) have also specified on the amounts borrowed from BFIs. Two members are engaged with a maximum number (four) of other BFIs besides Nirdhan Utthan. Understandably, those associated with more BFIs have higher

loan amount per person. The average loan per client comes to around NPR 693 thousand of which around NPR 414 thousand (60%) is still outstanding (Table 10).

4.1.2 MPI Indicators

On MPI indicators, pre-membership client household data suggested that four client/households (14%) were deprived in terms of education. Living standard-wise most of the client households fared well. Only one client/household (4%) had no electricity and using bio-mass for cooking and kerosene for lighting. Two client/households (7%) were without access to improved drinking water and five client/households (18%) were not using improved sanitation (using pit latrine). Almost all households owned more than one of the listed assets (radio, TV, phone/mobile, bicycle, motorbike, refrigerator etc.).

In total four (14%) households were found multi-dimensionally poor at deprivation in $\geq 50\%$ of the weighted indicators. The MPI value comes to 0.0744 with Incidence (percentage of households who are multi-dimensionally poor = H, %) value of 14 and Intensity (average percentage of dimensions in which poor households are deprived = A, %) value of 52.

Besides the four households noted above, six (21%) households were found deprived in one or more indicators pertaining to the dimension of living standard, with deprivation $\leq 25\%$ of the weighted average of the related indicators. Five out of the six such households were found deprived in improved sanitation facility, without pan toilet.

Post-membership client household data suggested some changes on various MPI indicators. On education dimension, none of the client/households was found deprived. On living standard, significant improvement noted as illustrated in Table 11.

Half of the sample client/households (14) have improved their housing conditions followed by eight (29%) in asset ownership and six (21%) in drinking water. In contrary, sanitation condition worsened in case of five (18%)

Table 11 Changes in Living Standard of Sample Clients

Sr.	Indicator	Decrease	No Change	Increase	Total
1	Cooking fuel	-	26	2	28
2	Sanitation	5	19	4	28
3	Drinking water	1	21	6	28
4	Electricity	-	26	2	28
5	Housing	4	10	14	28
6	Assets ownership	4	16	8	28

households and both housing condition and asset ownership has gone down in case of four (14%) households. The condition of cooking fuel and electricity for lighting remained unchanged for almost all (26) of the households.

None of the sample client/households were now found multi-dimensionally poor at deprivation in $\geq 50\%$ of the weighted indicators. However, eight (29%) households (against six households in pre-membership status) were found deprived in one or more indicators pertaining to the dimension of living standard, with deprivation $\leq 25\%$ of the weighted average of the related indicators. Seven out of the eight such households were found deprived in improved sanitation facility, without pan toilet.

4.2 Factors behind Success/Failure of Client Projects

Out of 28 sample client households, the business projects of 20 clients were explored through telephone interview. As also hinted in Section 4.1.1 above, most of the clients were found engaged

Table 12 Status of Business Projects of Sample Clients

Sr.	Business Projects	Closed	Scaled-Down	Ongoing	Total
1	Agriculture	4	2	9	15
1.1	Vegetable Farming			4	4
1.2	Animal Husbandry	4	2	4	10
	Dairy Cow Farming			2	2
	Buffalo Farming			1	1
	Goat Farming	2	2		4
	Pig Farming			1	1
	Cow/Goat Farming	1			1
	Buffalo/Goat/Poultry Farming	1			1
1.3	Mixed (Cow+Veg) Farming			1	1
2	Service Business	2	-	1	3
2.1	Clothes Retail			1	1
2.2	Restaurant	1			1
2.3	Saw Mill	1			1
	Total	6	2	10	18
	%	33%	11%	56%	100%

in agricultural projects (15 out of 18 listed projects) dominated by animal husbandry (10 out of 15 agricultural projects). Three clients were associated with services business and remaining two were engaged in other vocations (one is teacher and another wage laborer).

Table 12 illustrates that only 56% of the business projects are ongoing, whereas six (33%) projects have been closed and two (11%) scaled down.

4.2.1 Success Factors

Key factors behind success in business projects, specifically in sustaining the ongoing levels of business volume amidst the pandemic like Covid-19 and current unfavorable economic condition are the manageability and marketability. The ongoing businesses are smaller in size so as to be managed single-handedly by the client and/or with some support from family members. The successful projects in vegetable farming included farm size of three Ropani maximum, in dairy farming four cows/buffalos maximum, in goat farming three goats maximum, and in piggery six sows/boars maximum. The successful animal husbandry projects benefited from closer market and demand for milk, ghee and lactating buffalo as well as quick turnover (in case of piggery). On vegetable farming, the clients grew both seasonal and off-season vegetables and tried with alternate cropping (like, potato and paddy) and new ventures (squash farming).

4.2.2 Reasons for Failure

Eight clients have had their business projects closed and/or down-scaled for the time being. The common reason has been inability of the client in starting and/or sustaining the business due to misuse of project loan (in sending the spouse for abroad job), illness of the self (one caught Corona, another sustained spinal injury, and third one critically ill) or the family member (spouse met with bike accident, son got disabled) and/or spouse leaving for foreign employment. The later burdened the clients more with household chores and raising the kids affecting the business projects. Again, two cases relate to demolition of house for road expansion (in case of restaurant) and animal shed for new house construction, hence the businesses were closed. Only one project (sawmill) failed due to decrease in demand resulting into heavy loss as much of the sawn timber left unsold and rotten.

4.2.3 Problems/Issues in Business Projects

The common issues narrated by those pursuing animal husbandry included problems of feed/fodder and disease (three counts each). The problems of fodder relate to non-availability of grass yearlong also due to extreme heat and no space for grass farming. Likewise, continued sickness of bull, mortality of sows, and complications during goat pregnancy are aggravated as agro-vets reside in distant market places. On vegetable farming, one count was received on shortage of chemical fertilizer (urea), which was available only 10 Kg per person that also in distant market. The sales and marketing related issues include difficulty in collecting credit sales revenue (restaurant), fast design changes (garment retail) and distant markets (vegetable farming) requiring huge commission to marketing agents/middlemen.

4.2.4 Future Business Plan of Clients

The clients are optimistic as they envision expansion of their business projects in near future and restarting those, which now remain closed (restaurant). Those pursuing animal husbandry plan to double (in average) their current stock and some wish to sell surplus milk with systematic/commercial farming. Likewise, those in vegetable farming expect to increase the farm size up to 5 Ropani, provided more land is available on lease. The garment retail looks forward to call her spouse back home to expand the business further.

4.3 Feedback on Services of the Institution

This section builds on interviews with six sample Branch In-charges together with reflection from the interviewed 20 sample clients.

4.3.1 Services Availed by Clients

Nirdhan Utthan is providing financial and non-financial services to the clients. The standard financial services include saving, credit, insurance and remittance. The non-financial services include business, financial, and health literacy programs including periodic awareness raising workshops and training events. It has instituted several relief and support mechanisms including Maternity Allowance, Critical Illness Relief, Disaster Relief, Scholarship, and Support for Death Ritual. During pandemic

situations like Covid-19, it also provided Covid Relief and Business Rehabilitation Support to affected client households. Likewise, there is 1% rebate on interest on loan for single and/or Dalit woman. For knowledge management and sharing, it publishes Client Success Stories on annual basis (in Nepali and English) and has brought out a booklet on Business Projects and Financial Literacy (in Nepali). Of late, use of modern IT is increasing on daily operations, e.g., mobile banking, digital passbook, and provision of loan repayment through e-Sewa.

The client interviews, however suggested most of them unaware on services and benefits being offered besides loan, savings and financial literacy training as a part of 7-days' pre-group training. The clients acknowledge availing loan in different points of time together with savings facility. Only one client reported that she had received training on saving and credit twice. Two clients complained that they did not receive other services/benefits like natural disaster (earthquake) relief, critical illness relief and death ritual support, while others received the same.

4.3.2 Services Sought After by Clients

The Branch In-charges see the need of flowing loan continuously so as to save the clients. The loan base may be expanded and volume increased based on client needs. There is scope for extending collateral-based loan in bazar area as floating loan in subsequent years based solely on savings volume seemed not practical. It would impact positively, if time extension is provided in rural areas for loan repayment. Two In-charges suggest on conducting training events timely for the clients.

The clients are aware that they need to repay the loan installments on time, yet some expressed helplessness as their businesses went down. They wished for more time for repayment, rescheduling the loan (3 counts), lower interest rate (3 counts) and additional loan for those currently with lower portfolio (1 count). Eight clients demanded business related training, specifically on those which could be pursued at spare time (e.g., sewing/cutting, bead/candle/soap making, agriculture, cow/goat/poultry farming etc.). Two clients looked forward for material support as well in the form of equipment for business, insurance coverage, piglets, seed/seedling etc.

4.3.3 Comparison with other BFIs

The Branch In-charges see competitive advantages of Nirdhan Utthan. Some note that facilities like maternity allowance, critical illness relief and insurance coverage are good compared to other MFIs. Likewise, it has a system of giving rebate on interest to good clients according to their loan volume and frequency. Some see good relation with clients and its' noble efforts in checking the untoward situation with client loan default as better part. One In-charge opines that lower interest rate and facility of time extension for repayment are good aspects of Nirdhan Utthan. However, two other In-charges see interest rates similar to other MFIs. Relatively, other MFIs have bigger loan portfolio per client as Nirdhan Utthan clients (especially in bazar area) complain on limited maximum loan ceiling. As such, those seeking bigger loans are resorting to 'A' class banks and other MFIs.

Eight clients also found Nirdhan Utthan better than other BFIs. They praised the way it mobilized savings, invested loan, and collection of loan installments. Particularly, the system of including a

portion of loan principal together with interest in the installment payment was found good. This gradually reduces the principal that in turn also reduces interest in subsequent installments. Likewise, several deductions at the time of loan disbursement as practiced by others were not experienced by Nirdhan Utthan clients. The prompt and convenient processing of loan at times of need even during liquidity crisis were noted by the clients. Moreover, Nirdhan Utthan staff were considerate at times of difficulty as some clients were allowed to defer installment payment by a week.

On interest rate, however there were contesting views – two clients found Nirdhan Utthan rates cheaper but one found costlier compared to other BFIs. Many clients were found furnishing quarterly loan installments (some found monthly installments difficult) whereas other BFIs have introduced mostly monthly and two-monthly installments.

4.3.4 Suggestion to the Institution

On suggestion, five counts were received for business related, income generating training, that also with material support (seed/seedling, pesticides). Three clients suggested for lowering loan interest rate and service charges. Again, there was suggestion to fix interest rate and service charges based on loan amount and nature of business projects. One requested for increased loan with longer repayment period and another requested to reopen loan facility. There was also a suggestion for not changing the rules (related to loan) too frequently.

Two clients were concerned about the medical treatment facility, which they have not yet received despite of submission of their claims. The suggestion was to inform the groups clearly on available benefits and requirements for processing claims. Further suggestions related to concession to those in real problem, grant/relief to women groups, and policy favoring single women (one count each).

On suggestion to Head/Regional Offices, the Branch In-charges put forth consultation and coordination as key issues. One noted that follow-up from higher offices as good and expected good cooperation. Another see coordination gap from top to bottom and expect periodic inspection, supervision and advice from the offices. Timely decision by Head Office was expected as delayed decision may result in lagging behind others. Three counts were received on planning and target setting. The branches should be involved in planning as it would reveal real data and target setting should be situation specific. On policies (mainly loan related), lower levels should be consulted while changing those and also disseminated those timely. Four counts were received suggesting that policies should be framed for longer time horizon and short-term policies should also be time bound. Changes in policies overnight would be difficult for branches to convey those to clients.

4.4 Business Operation in Changed Context

This section builds on the phone interviews with six sample Branch In-charges.

4.4.1 Microfinance Business Environment

One Branch In-charge summed-up their current field routine – dawn to dusk in field visit and return empty-handed. In many places, collection of loan installments has been difficult. First, there is a genuine reason, due to recession and down-ward spiral of business projects, clients have no money to furnish installments (three counts). Second, the effects of so called “struggle against MFIs” have surfaced out and negative image of MFI staff has been created. The clients have been negatively impacted and misinformed on potential waiver of interest and/or loan. Those with money are also withholding the installments in anticipation of such waiver (five counts). Again, the regulating body has allowed some rescheduling and restructuring of the outstanding loan.

Third, unhealthy competition has resulted into multiple lending by several MFIs to a single borrower. Now that further loans stopped by many, those using loan from one MFI to repay another were unable to continue such practice more. Amidst uncertainty in the market, frequent changes in policies (mainly related to lending) so as to safeguard the institution have also impacted the clients.

4.4.2 Challenges and Opportunities in Operation

The challenges started with existence of too many MFIs that exacerbated due to ongoing recession as well as so called “struggle against MFIs”. The loan installments have been difficult to collect and businesses came to a halt due to inability in investing further even to good clients. An increase in loan volume has been controlled due to NRB policy and ever changing loan policy hindered retention of clients. Overall, MFIs are losing confidence with more negative remarks. One In-charge expresses that currently they have only challenges that would not resolve until the country’s economic situation is improved.

Despite of challenges, the In-charges see opportunities in the changed context. Some see it as right time to retain good clients as well as increase client base. For this, damage control has to be done. The staff has to be motivated and good deeds of MFIs publicized. Mainly, member clients and general public needs to be informed well on maximum interest rate of 15% and not higher as spread in the media. It is also time for MFIs to involve in more social activities benefiting member clients. The one client, one MFI policy of NRB has made those seeking higher loan amounts to flee. As such MFIs have the opportunity in retaining smaller clients with need-based loan investment.

4.4.3 Areas to Focus

The In-charges outline the need of understanding client issues in person and providing concession to genuine clients, striving towards reducing loan duplication, sustaining businesses of good clients with additional loan (also refinance) support, and prospecting new member clients demystifying misconceptions on MFIs. One suggests that old loan policy needs to change so as to expand the loan base. Many clients need time extension for loan repayment and increased services should be offered to them also to compete with other MFIs.

4.4.4 Sample Branch Plans

The studied branches have thought of plans in relation to educating and building capacity of the clients, loan recovery, and business promotion. First, client visits are being made to study on their issues as well as motivate them in the business projects. They will also be advised on negative consequences of so called 'struggle against MFIs' (e.g., more defaulters and black listed clients eventually) and thus not to associate with them. Side by side, some In-charges also plan to publicize on social activities undertaken by the institution.

Good clients will be facilitated for their advancement through related training and business revival loans. Most In-charges have thought of putting extra efforts in loan recovery through increased follow-up and time extension based on client situation/issues. Despite of adverse situation, business need to be continued and promoted further. New loan investment (prospecting small clients) is needed also to balance the portfolio. Two In-charges plan for investing increasingly on individual, collateral-based loan and hence suggest for needed revision in the policy.

5. Conclusion and Recommendation

5.1 Conclusion

5.1.1 Economic status of majority of the clients has been uplifted

20 out of 28 client/households (71%) have increased their annual income. Their average annual income increased by 169% from NPR 123,864 to NPR 332,909. The rate of increase is observed as not associated with the years of membership engagement. The highest percentage of increment (326%) in average annual income was noted among the clients associated for a period of four to six years and lowest (65%) in a case involving none+ years of association. The enhanced economic status has been reflected in some indicators of the clients' living standard. Notably, housing (household with adequate housing materials - floor, roof, walls) and asset ownership has been increased in case of 14 (50%) and eight (29%) client/households respectively. With these indicators, it is safe to conclude that 71% of the client/households have been lifted out of poverty.

Despite of years of engagement, 21% of the client/households experienced a decrease in their annual income and there was no change in case of 7% of the client/households. The clients reporting decrease in income were found downscaling their agricultural businesses due to their personal reasons. Again, income from trade dropped given the seasonality as well as country's economic situation.

5.1.2 Clients are downsizing their agricultural vocation

24 (86%) client/households have reported agriculture as one of their income sources, yet intensity of the vocation has gone down. With commensurate engagement in other vocations, increase in the total income from agriculture over the years has been lower. Income from agriculture increased by only 117% against 157% from wage labor and 248% from salaried job.

Within agriculture also, clients are shying away from animal husbandry. While seven (25%) of them have enhanced the vocation, 12 (43%) have downsized in recent years. Likewise, level of food sufficiency (meeting consumption needs with family farming) improved in eight (29%) households but went down in case of 10 (36%) households. Again, practice of kitchen gardening improved in two (7%) households but gone down in case of four (14%) households.

5.1.3 Significant number of clients are burdened with multiple loans

A quarter of clients are consuming loan from one to four BFIs besides Nirdhan Utthan. Their outstanding loan with the BFIs (excluding that from Nirdhan Utthan) is average NPR 414 thousand per client (60% of total loan taken). Nirdhan Utthan loan outstanding with these clients comes to average NPR 81 thousand per client.

5.1.4 Substantial improvement on multi-dimensional poverty status noted among clients

The number of multi-dimensionally poor client/households at deprivation in $\geq 50\%$ of the weighted indicators has gone down to zero from four (14%) households. While no deprivation has now been noted in education dimension, eight (29%) households are found deprived in one or more indicators pertaining to the dimension of living standard, with deprivation $\leq 25\%$ of the weighted average of the related indicators.

5.1.5 Only half of the clients' business projects are running at desired scale

Out of 18 business projects explored, only 10 (56%) are operating at desired scale. Two (11%) projects have been downscaled and six (33%) closed temporarily. Among the ongoing ones, nine are agricultural projects (4 vegetable farming, 4 animal husbandry, 1 mixed-farming) and one service business (clothes retail).

5.1.6 Success (not the failure) of clients' projects depended also on market

Key factors behind success of clients' business projects are found to be manageability and marketability. The ongoing businesses are smaller in size so as to be managed single-handedly by the client and/or with some support from family members. The successful animal husbandry projects benefited from closer market and demand for animal products.

In contrast, only one project failed due to market conditions. The demand for sawn timber decreased substantially resulting into heavy loss. Some projects were closed or scaled-down given inability of the clients due to misuse of project loan, illness of the self or family member and/or spouse leaving for foreign employment. Two cases relate to demolition of house for road expansion and animal shed for new house construction, hence the businesses were closed.

There is optimism in expanding the ongoing businesses by the clients in near future and restarting those which now remain closed.

5.1.7 Issues in clients' business projects are not uncommon

The common issues in animal husbandry are problems of feed/fodder and disease (aggravated as agro-vets reside in distant market places). On vegetable farming, shortage of chemical fertilizer

(urea) was noted, which is available only 10 Kg per person that also in distant market. The sales and marketing related issues include difficulty in collecting credit sales revenue, fast design changes and distant markets requiring huge commission to marketing agents/middlemen.

5.1.8 Most of the clients are unaware on various services of the institution

The institution provides a range of financial and non-financial services to the clients. However, most of them are unaware on those services beyond loan, savings and preliminary financial literacy training. Only one client reported on the saving and credit training that she received and two clients complained on non-receipt of other benefits (natural disaster relief, critical illness relief and death ritual support).

5.1.9 Clients sought mainly business training and concessions on loan facility

Eight out of 20 clients demanded business related training, specifically on those which could be pursued at spare time at home and two clients looked forward for material support as well. On loan facility, they wished for more time for repayment, rescheduling of loan (3 counts), lower interest rate (3 counts) and additional loan for those currently with lower portfolio (1 count).

The Branch In-charges also concur on the clients' demand. Two In-charges suggested on conducting training events timely. They see time extension for loan repayment in rural areas would impact positively. Furthermore, loan needs to flow continuously so as to save clients, expanding the base and volume as there is scope for extending collateral-based loan.

5.1.10 Many clients prefer Nirdhan Utthan to other BFIs

Eight out of 20 clients found Nirdhan Utthan better than other BFIs. They praised the way it mobilized savings, invested loan, and collection of loan installments. Particularly, system of including a portion of loan principal together with interest in the installment payment was appreciated. The prompt and convenient processing of loan at times of need even during liquidity crisis were noted by the clients.

The Branch In-charges also see competitive advantages of Nirdhan Utthan. Some note that facilities like maternity allowance, critical illness relief and insurance coverage are better compared to other MFIs. Likewise, interest rebate to good clients based on their loan volume and frequency, good relation with clients, and noble efforts in checking the untoward situation with defaulters as better parts.

5.1.11 Consultation and coordination with Branches are key managerial issues

The Branch In-charges put forth consultation and coordination as key issues and some see coordination gap from top to bottom. Timely decision by Head Office was expected as delayed decision may result in lagging behind others. Three counts were received on planning and target setting where the branches expect their involvement. Such planning would reveal real data and target setting situation specific.

The consultation with lower levels is also needed while changing policies (related to loan) and disseminated those timely. Four counts were received suggesting that policies should be framed for

longer time horizon and short-term policies should also be time bound. Changes in policies overnight would be difficult for branches to convey those to clients. From clients' end also, there was a suggestion for not changing the rules (related to loan) too frequently.

5.1.12 "Struggle against MFIs" has paralyzed business operation

One Branch In-charge summed-up their current field routine – dawn to dusk in field visit and return empty-handed. In many places, collection of loan installments has been difficult and further loan investment disrupted. Due to recession and down-ward spiral of business projects, some clients have no money to furnish installments (three counts). The effects of so called "struggle against MFIs" have created negative image of MFI staff. The clients with money are also withholding the installments in anticipation of waiver of loan installments as promised by the agitators (five counts). Staff movement in some pockets of operation has been difficult due to instigated resentment among MFI clients.

5.1.13 There is opportunity in retaining good clients and increase client-base

Despite of challenges, Branch In-charges see opportunities in the changed context. Some see it as right time to retain good clients as well as increase client base. For this, damage control has to be done. The staff has to be motivated and good deeds of the institution publicized. Mainly, member clients and general public needs to be informed well on maximum interest rate of 15% and not higher as spread in the media. It is also time to involve in more social activities benefiting member clients. The one client, one MFI policy of NRB has made the clients seeking higher loan amounts to flee. As such there is an opportunity in retaining smaller clients with need-based loan investment.

5.1.14 Educating and building capacity of clients are prerequisites to business promotion

The branches have thought of plans in relation to educating and building capacity of the clients, loan recovery, and business promotion. With personal visits to client households, they will be motivated in business projects and advised on negative consequences of so called 'struggle against MFIs'. Some branches plan to publicize on social activities undertaken by the institution.

The branches will facilitate good clients for their advancement through related training and business revival loans. Extra efforts will be put in loan recovery through increased follow-up and provision of time extension based on client situation/issues. Some branches plan for investing increasingly on individual, collateral-based loan for business promotion.

5.2 Recommendation

5.2.1 Pursue client awareness raising and capacity building intervention systematically

Most of the clients are found unaware on various services of the institution and they sought mainly business training (on home-based, spare-time vocations) and concessions on loan facility. Again, educating and building capacity of the clients are prerequisites to business promotion. The capacity needs of the clients are given and understood based on the client household survey data. Again, there is, to some extent, institutional arrangements (policy, resource etc.). However, need for annual capacity building calendar covering awareness raising and training events for clients is clear.

Moreover, responsibilities of the Branches and Regional Offices towards client capacity building should be agreed upon and made part of their annual performance evaluation.

5.2.2 Encourage clients towards value-added agriculture and newer business avenues

The clients are found downsizing their agricultural vocation and only half of the clients' business projects are running at desired scale. Again, success (but not the failure) of the clients' projects depended also on market. Most of the sustained client projects are in agriculture sector yet they are shying away mainly from animal husbandry. As such, encouraging clients in pursuing value-added agriculture (e.g., from cultivation/production to processing, packaging, upgrading quality etc.) and/or on newer business avenues (e.g., agro-vet shop, health/sanitation products, thrift clothes store, electronic repairs etc.) would go a long way in the business promotion.

5.2.3 Refocus business towards increasing smaller client-base with social mission

There is an opportunity in retaining good clients and increase client-base, however significant number of clients are burdened with multiple loans. It is not clear as to how to retain clients with multiple loans from different BFIs. Again, the branches are inclined towards bigger collateral-based loans. It would be prudent to remain with social mission serving real clientele of the institution - those with no significant collateral and willing to come out of poverty and/or smaller clients with collateral, but not the bigger clients and those who are already out of poverty.

5.2.4 Revisit communication lines and processes across the offices

The consultation and coordination with Branches has become key managerial issues. While the Head Office is pressing Branches for reducing NPL, the Branches are dissatisfied with frequent changes in the policies and setting targets without proper consultation with them. The Regional Offices seemed without significant role in the current crisis of heightened NPL. As such, it would merit redefining the roles and responsibilities of the Branches, Regional Offices and Head Office (especially for those charged with RO/BO supervision responsibilities).

5.2.5 Harmonize data collection tool with Nepal national MPI indicators

The institution is inclined towards measuring economic and multi-dimensional poverty status of the clients. It may consider harmonizing the client household data collection sheet (Annex 3) with Nepal national MPI indicators. Specifically, the indicators of health dimension could be included, indicators of education and living standard reworded, and uniform rating scales across all data fields used.

Annex 1 List of Sample Branches and Clients

Sr	Branch	Enroll Date	Name	Address	Pre-HH Survey	Post-HH Survey	KII
1	Phungling	---	Khagendra Phuyal	Branch Incharge	---	---	√
2	Phungling	---	RudraPrasadGiri	Phungling 3	---	---	---
3	Phungling	2069/02/31	Babita Sanwa	Phungling 4	√	√	√
4	Phungling	1/9/2078	Kristi Limbu	Phungling 7	√	√	√
5	Phungling	8/20/2075	Ramila Rai	Phungling 7	√	√	√
6	Phungling	10/27/2077	Sushila Hembya	Amarpur 6	√	√	---
7	Chhaling	---	Tulasi Dumre	Branch Incharge	---	---	√
8	Chhaling	10/25/2079	Gyanu Khadka	Bhatkekopati, Bhaktapur 10	√	√	√
9	Chhaling	6/17/2072	Matu Gurung	Gurungtar, Changunarayan 7	√	√	√
10	Chhaling	5/29/2076	Ruku Karki	Koteshwor, Kathmandu 32	√	√	√
11	Chhaling	5/29/2077	Saraswati Shrestha	Kalchagaon, Changunarayan 7	√	√	√
12	Chhaling	6/11/2072	Tara Khadka	Khadka Tole, Chhaling 8	√	√	√
13	Gagalphedi	---	Kalpana Khanal	Branch Incharge	---	---	√
14	Gagalphedi	7/30/2072	Anita Pudasaini	Eknale, Kageswori Manahara 1	√	√	√
15	Gagalphedi	12/30/2073	Bina Thing	Ghumarchok, Sankharapur 8	√	√	---
16	Gagalphedi	4/21/2072	Minu Ghalan	Ghumarchok, Sankharapur 8	√	√	---
17	Gagalphedi	3/3/2072	Sabina Karki	Karkigaon, Sankharapur 8	√	√	√
18	Gagalphedi	8/23/2072	Sunamaya Moktan	Bajrayogini, Sankharapur 8	√	√	√
19	Thecho	---	Hiralal B.K.	Branch Incharge	---	---	√
20	Thecho	3/24/2073	BinaNakarmi	Kuleshwor, Kathmandu 14	√	---	---
21	Thecho	8/29/2072	Anita Tamang	Khasimar, Chapagaon 10	√	√	---
22	Thecho	7/19/2072	Bhagwati Nepali	Kitini, Godawari-3	√	√	---
23	Thecho	12/2/2072	NIRA PANDIT CHHETR	Hanumoth, Godawari 9	√	√	√
24	Thecho	10/12/2078	SAPANA GHISING	Dharapati, Godawari 3	√	√	---
25	Putali Bazar	---	Jib Lal Subedi	Branch Incharge	---	---	√
26	Putali Bazar	11/28/2077	Jhuma Kumari Giri	Upretthar, Putalibazar 3	√	√	---
27	Putali Bazar	9/8/2072	LEKHMAYA DAMAI	Thulibesi, Putalibazar 4	√	√	√
28	Putali Bazar	12/16/2071	Mina Kumari Singh	Bahakot 8	√	√	√
29	Putali Bazar	7/29/2074	Narmada Kumari KC	Darsing, Dahathum 1	√	√	√
30	Putali Bazar	6/8/2076	Rangila Sunar	Senchuri 14	√	√	√
31	Khajura	---	Shailendra Shah	Branch Incharge	---	---	√
32	Khajura	9/14/2067	Hari Kumari BK	Khajura-3	√	√	√
33	Khajura	8/19/2073	Jahura Bhatin	Saheli, Khajura-6	√	√	√
34	Khajura	12/24/2078	Karisma Tharu	Simalghari 6, Khajura	√	√	√
35	Khajura	7/28/2075	Khatuna Darji	Gajipur 7, Khajura	√	√	---
36	Khajura	2/11/2079	Ritu BK	G Gaon 5, Baijnath	√	√	√
36	Total				29	28	26

Annex 2 Checklist for Key Informant Interviews

अनुसूची २.१ स्रोत व्यक्ति अन्तरवार्ता प्रश्नावली - ग्राहकका लागि

व्यवसायिक परियोजना सञ्चालन सम्बन्धमा

- तपाईंले गरिआउनु भएको व्यवसायिक परियोजना बारे केही बताई दिनुस्न ।
- तपाईंको व्यवसाय हालको स्थितिमा पुगनुको मुख्य कारण के हो ?
- तपाईंले व्यवसायमा भोग्नु परेको मुख्य समस्या के हो ?
- तपाईंको व्यवसायको आगामी योजना के छ ?

संस्थाको सेवा सम्बन्धमा

- तपाईंले संस्थाका के के सेवा/सुविधाहरु लिईआउनु भएको छ ?
- संस्थाले के कस्ता थप सेवा/सुविधाहरु दिए हुन्थ्यो जस्तो लाग्छ ?
- अरु संस्थाको तुलनामा यस संस्थाका सेवा/सुविधाहरु कस्ता छन् ?
- संस्थालाई के सुझाव दिन चाहनु हुन्छ ?

अनुसूची २.२ स्रोत व्यक्ति अन्तरवार्ता प्रश्नावली - शाखा प्रमुखका लागि

लघुवित्त व्यवसाय सञ्चालन सम्बन्धमा


- लघुवित्त व्यवसाय सञ्चालन सम्बन्धमा अहिलेको परिस्थिति बारे केही बताई दिनुस्न ।
- व्यवसाय सञ्चालनका चुनौती र अवसर के के देख्नु हुन्छ ?
- प्रभावकारी व्यवसाय सञ्चालनका लागि के कुरामा जोड दिनु पर्ला ?
- व्यवसाय अघि बढाउन तपाईंको आगामी योजना के छ ?

संस्थाको सेवा सम्बन्धमा

- संस्थाले के कस्ता सेवा/सुविधाहरु दिई आएको छ ?
- अरु संस्थाको तुलनामा यस संस्थाका सेवा/सुविधाहरु कस्ता छन् ?
- सेवा/सुविधाहरुमा के कस्तो परिमार्जन गर्नुपर्ने आवश्यकता देख्नु हुन्छ ?
- संस्थाको क्षेत्रीय तथा केन्द्रीय कार्यालयलाई के सुझाव दिन चाहनु हुन्छ ?

Annex 3 Interview Schedule for Client Household Survey
(Repeat Survey of Selected Client HH using the existing Client Data Form)

अनुसूची ३ ग्राहक घरधुरी सर्वेक्षणका लागि प्रश्नावली
(ग्राहक तथ्याङ्क विवरण फारम)

महिला समाज केन्द्र नं. _____ समूह नं. _____ सदस्यता नं. _____ मोबाईल नं. _____	 निर्धन उत्थान बैंक लि. (नेपाल राष्ट्र बैंकबाट "घ" वर्गको इजाजतपत्रप्राप्त संस्था) शाखा कार्यालय _____ ग्राहक तथ्याङ्क विवरण फारम	फार.नं. १ (क) <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>मिति</td><td>_____</td></tr> <tr><td>गा.वि.स./न.पा.</td><td>_____</td></tr> <tr><td>वाडो नं.</td><td>_____</td></tr> <tr><td>गाउँ</td><td>_____</td></tr> <tr><td>घर संख्या</td><td>_____</td></tr> </table>	मिति	_____	गा.वि.स./न.पा.	_____	वाडो नं.	_____	गाउँ	_____	घर संख्या	_____
मिति	_____											
गा.वि.स./न.पा.	_____											
वाडो नं.	_____											
गाउँ	_____											
घर संख्या	_____											
१. सदस्यको नाम, धर _____												
२. उमेर : <input checked="" type="checkbox"/> लगाउनुहोस् । <table style="display: inline-table; border: 1px solid black;"> <tr> <td>१८-२४</td> <td>२५-३४</td> <td>३५-४४</td> <td>४५-५४</td> <td>५५-६४</td> <td>६५ माथि</td> </tr> </table>			१८-२४	२५-३४	३५-४४	४५-५४	५५-६४	६५ माथि				
१८-२४	२५-३४	३५-४४	४५-५४	५५-६४	६५ माथि							
३. विवाहित (श्रीमानसँग बसेको) विवाहित (श्रीमान् बाहिर बसेको) अविवाहित पारपाचुके विधवा अन्य : _____												
४. पारिवारिक सदस्य सूचना (सगोलको मात्र) सदस्यको घरमा गई तथ्याङ्क लिनुहुन ।												
क्र.सं.	घर सदस्यको नाम	सदस्य सँगको नाता	उमेर	शिक्षा	शौप	मुख्य पेशा	सहायक पेशा	कैफियत				
१.												
२.												
३.												
४.												
५.												
६.												
७.												
८.												
९.												
१०.												
११.												
१२.												
	कुल सदस्य संख्या											
क) पुरुष सदस्य संख्या _____			ख) महिला सदस्य संख्या _____			तथ्याङ्क संकलकको दस्तखत: _____			पेज नं. १			

Zoom in (Ctrl+Plus)

५ शिक्षाको स्तर

क्र.सं.	विवरण	स्तर	<input checked="" type="checkbox"/> लगाउनुहोस्	कैफियत
क.	छोरा छोरीहरूले विद्यालय शिक्षा (एस.एल.सी./जीबि दिएर बसेको वा क्याम्पस पढ्दै गरेका) छन् भने यस स्तरमा राख्नुहोस् ।	A		
ख.	सबै सन्तानहरू (छोराछोरीहरू) पूर्व विद्यालय (Pre-School) वा विद्यालयमा अध्ययन गरिरहेका छन् भने यस स्तरमा राख्नुहोस् ।	B		
ग.	सबै छोराछोरीहरू कम्तिमा एक पटक मात्रै भए पनि विद्यालयमा भर्ना भएर पढेका थिए भने । यस्तै, छोराहरू विद्यालय गइरहेका छन् र विद्यालय जाने उमेरका छोरीहरू बाह्रि एक पटक विद्यालय गएका थिए, तर हाल घरमा नै छन् भने यो स्तरमा राख्नुहोस् (ध्यान दिनुहोस् यदि त्यस घरका छोरीहरू कहिले पनि विद्यालय गएका थिएनन् भने त्यो घरको स्तर D मा पर्दछ ।)	C		
घ.	यदि विद्यालय जाने उमेरका छोराहरू कम्तिमा एक पटक विद्यालय गएका थिए तर पढ्न छाडे र छोरीहरू भने कहिले पनि विद्यालयमा गएका रहेछन् भने मात्रै यो स्तरमा राख्नुहोस् ।	D		
ङ.	कुनै पनि छोराछोरीहरू कहिले पनि विद्यालय नै नगएका रहेछन् भने यो स्तरमा राख्नुहोस् ।	E		
च.	यदि त्यस घरको बच्चा विद्यालय जाने उमेरको नै छैन भने "नागु नहुने" स्तरमा राख्नुहोस् ।	नागु नहुने		

६ भूस्वागित्व

क्र.सं.	विवरण	स्तर	<input checked="" type="checkbox"/> लगाउनुहोस्	कैफियत
क.	ग्रामीण इलाकामा १५ कठ्ठा भन्दा बढी र / वा शहरी इलाकामा (नगरपालिका क्षेत्र, उप-नगरीय क्षेत्र वा शहर विकास समितिले विकसित गरेका क्षेत्रमा) वा स्थानीय मुख्य बजार क्षेत्रमा वा गा.वि.स.का बजारोन्मुख केन्द्रहरूमा १ कठ्ठा भन्दा बढी भू-स्वामित्व भएकाहरू	A		
ख.	ग्रामीण इलाकामा ११ देखि १५ कठ्ठा सम्म वा सो भन्दा बढी र / वा शहरी इलाकामा वा स्थानीय गा.वि.स.का बजारोन्मुख केन्द्रहरूमा ०.७५ देखि १ कठ्ठा भू-स्वामित्व भएकाहरू	B		
ग.	ग्रामीण इलाकामा ३ देखि १० कठ्ठासम्म र / वा शहरी इलाकामा वा स्थानीय बजार क्षेत्रमा वा बजारोन्मुख क्षेत्रहरूमा ०.७५ कठ्ठासम्म भएकाहरू	C		
घ.	ग्रामीण इलाकामा ५ कठ्ठासम्म भू-स्वामित्व भएकाहरू ।	D		
ङ.	बस्नका लागि कुनै स्थानीय ठेगाना नभएकाहरू : सरकारी ऐलानी जमिनमा बसिरहेका तर घडेरीका लागि आगामी वर्ष जग्गा किन्न योजना बनाईरहेकाहरू ।	E		

नोट : (क) अनुसार भूस्वामित्व भए अगाडि भर्न नपर्ने

तथ्याङ्क संकलकको दस्तखत: _____

पेज नं. २

६ जीवनस्तर

६.१ बेड (खाट, पलङ्ग, खटिया)

क्र.सं.	विवरण	प्रान्तांक	<input type="checkbox"/> लगाउनुहोस्	कैफियत
क	सबै सदस्यहरू काठको खाटमा सुतेमा	५		
ख	केही सदस्यहरू काठको खाटमा र अन्य खटियामा सुतेमा	३		
ग	कमिमा केही सदस्यहरू खाट/खटियामा र अरु सबै गन्धमा सुतेमा	२		
घ	सबै सदस्यहरू गन्धीमा सुतेमा	१		

६.२ घरायसी सामानहरू

क्र.सं.	विवरण	प्रान्तांक	<input type="checkbox"/> लगाउनुहोस्	कैफियत
क	कमिमा एउटा भए : रंगिन टि.भी. गोबर ग्याँस प्लान्ट, फ्रिज, सोफा	५		
ख	कमिमा एउटा भए : श्याम रंग टि.भी., इराज, कुर्सी तथा टेबुल	३		
ग	कमिमा एउटा भए : क्यासेट प्लेयर, रेडियो साइकल	१		
घ	माथि मध्ये कुनै पनि नभएमा	०		

६.३ बत्ती तथा इन्धनको स्रोत

क्र.सं.	विवरण	प्रान्तांक	<input type="checkbox"/> लगाउनुहोस्	कैफियत
क	बिजुली बत्ती, गोबर ग्याँसको प्रयोग भए वा सोलार	३		
ख	महुतेलवाला सालटिन प्रयोग भए	२		
ग	डिब्रीया/टुकी प्रयोग भए	१		
घ	माथि मध्ये कुनैपनि प्रयोग नगर्ने/बारडा मुट्टा प्रयोग गर्ने भए	०		

करेसावारी

क्र.सं.	विवरण	प्रान्तांक	<input type="checkbox"/> लगाउनुहोस्	कैफियत
क	बाह्रै महिना तरकारी उत्पादन हुने भए	३		
ख	केही महिना तरकारी उत्पादन हुने भए	२		
ग	कुनैपनि तरकारी उत्पादन नहुने भए	०		

तथ्याङ्क संकलकको दस्तखत:

पेज नं. ५

१० पशु पक्षी भए सो को विवरण (संख्या उतार गर्नुपर्ने)

भैसी/रंग	गाई/गोरु	बाख्रा	खसी	भेंडा	कुखुरा	हाँस/परेबा	बंगुर/सुंगुर	अन्य

११ कसैसँग ऋण सापट लिनु भएको भए सो को विवरण

क्र.सं.	विवरण	लिएको र.	हालसम्म तिरेको र.	तिर्न बाँकी र.	वार्षिक ब्याजदर
क	नाता/इष्टमित्र				
ख	साहू/व्यापार/जमिनदार				
ग	बैंक/संस्था				
घ	अन्य				

नोट: बैंक/संस्थासँग ऋण लिई चुक्ता गरि नसकेको भए अगाडि भर्न पर्ने

१२. ऋण सापट लिनु भएको भए के कस्तो धितो/बन्धक राख्नु भएको थियो ?

धितो बन्धक शर्त सुविधाहरू :

१३. अन्य कुनै लघु वित्त/संस्थाया तपाईंको परिवारको कुनै सदस्य सम्भलित हुनुहुन्छ ? छ छैन

भए कुनै संस्थामा हुनुहुन्छ ?

उक्त नोट मध्ये कुनै एक मात्र अनुष भए बैंकको सदस्यमा सहभागी गराउन नमिल्ने ।

तथ्याङ्क संकलन गर्नेको दस्तखत :

परीक्षण गर्नेको दस्तखत :

तथ्याङ्क प्रमाणित गर्नेको दस्तखत :

नाम :

नाम :

नाम :

पद :

पद :

पद :

मिति :

मिति :

मिति :

नोट : सूचना गोप्य राखिने छ ।

पेज नं. ६

END