

'PAF spurred rise in income, capacity building'

Follow-Up Survey



The first ever impact assessment study has established that PAF, over the four years of its presence, improved economic status of the poor, facilitated social integration of excluded communities and enhanced underprivileged communities' capacity, creating a base whereby they can evict themselves out of the poverty trap.

- PAF program spurred rise in income of its beneficiaries by 11 percent and increased their consumption by 18 percent, whereas people in similarly impoverished districts lacking PAF intervention recorded marginal growth on those fronts.
- Agriculture as the main occupation gradually shifted toward other occupation - thanks to PAF - as it opened new income generating avenues for the poor.
- Under-five child mortality rate in the district where PAF launched its program in 2004 was also found to have dropped by 57 percent in 2009.
- The number of people visiting government health facility for treatment increased by 10 percent over this period.
- Literacy rates for excluded, marginalized and female population increased in 2009, compared to 2006 in PAF program districts.
- Proportion of ever schooling population (five years and above) also increased and the proportion of primary schooling decreased with increase in higher classes.
- PAF program increased school enrollment of children in the communities by 4 percent, whereas districts of similar status, wherein PAF is absent, showed gradual rise in drop out rates.

With these and many more findings, the Central Department of Population Studies (CDPS), Tribuvan University, that conducted the monitoring and evaluation follow-up survey has concluded that PAF has positively impacted the socio-economic lives and development in the impoverished districts.

Executive Summary

Monitoring and Evaluation Follow-Up Survey 2009

Poverty Alleviation Fund

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Submitted to
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Gyaneshwor, Kathmandu

April 2009

And the conclusion was drawn by comparing the findings in Ramechhap, Siraha, Kapilbastu, and Pyuthan - the four initial PAF districts - and two similarly ranked control districts - Okhaldhunga and Dang - where PAF program is absent.

The latest status of those initial districts was also compared with comprehensive benchmark database generated by baseline survey in 2006 to draw the conclusion.

PAF program was also found to have significantly improved health and hygiene of the people.

Children under five years of age born in any risky category of obstetric complication

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Communications and Outreach in PAF

By Shree Ram Subedi, PAF



A TRIMESTER NEWSLETTER OF PAF
VOL 3, NUMBER 7, MAR/APR 2009

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*Jeevika is published on trimester basis
by the Poverty Alleviation Fund.
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Communication practitioners believe that good communication makes good development. When we say "good communication" we are talking about participatory communication that emphasizes on "listening", unlike mainstream communication that focuses on "telling".

Participatory communication shapes the very nature of development, while conventional communication simply promotes the desired development outcome.

PAF is pursuing a community-based, demand led and participatory approach to bring poor out of the viscous cycle of poverty. It places poor in the driver seat of the development initiatives. Hence, PAF communications is governed by the people and involves people at every stage. People's participation is secured only when they are aware of the nature and process of the program, and understand why PAF was created at the first place.

For PAF, communications is critical to create demand from beneficiaries, ensure transparency and foster partnership and learning. PAF communications and outreach activities are in line with PAF communication strategy and has prioritized different set of activities for different tiers of audiences.

PAF communication strategy aims to disseminate PAF approach/procedures/rules to the related stakeholders, develop the external and internal communication capacity of PAF, identify and develop communication messages for PAF and disseminate best practices and success stories.

During the last four years, PAF has laid emphasis on the communications channels that has wider outreach to the general public, especially the poorest of the poor. Radio has been one of the prioritized communications channels. Currently there are half a dozen radio stations closely working with PAF to disseminate information and establish

increased dialogue at the local and national level. Hundreds of listeners club have been formed and they are actively participating in local level networking and dialogue. PAF is planning different communications related trainings to these spontaneous clubs.

PAF has produced documentaries and a album (Dedua geet) comprising different songs in local dialect of the far west to raise awareness and ensure poor's active participation in the development discourse. A prime hour television program is aired every fortnight covering PAF activities. PAF has been producing newsletters, brochures, mini-brochures, Poverty Outlook, calendar, planner, flex and other manuals and guidelines on a regular basis. The website (www.pafnepal.org.np) is updated regularly while success stories and cases are collected on a periodic basis.

Following its strategy to establish partnership with local and regional media centers, PAF is working with Far West Media Centre, Dhangadi, to carry out different media activities in the 18 districts of far and mid west. PAF is also working to produce district-based documentaries, annual reports, journalists field visit to showcase its achievements on ground to the wider strata of audiences.

Since PAF's coverage is expanding every year, there is a growing need to generate greater awareness and understanding about the nature and process of the program, and command the support from all development actors. For this publication of district based annual reports, newsletters, wall papers; media mobilization and partnerships are highly prioritized. A proactive communication and outreach strategy will be instrumental to bring all the stakeholders on board. After all, fight against poverty is impossible in isolation and PAF's communications aim to fulfill that goal. □

declined by 3 in program districts, and compared to 2 percent drop of control districts, indicating increasing accessibility of maternity services and gradual improvement in maternal nutrition and awareness.

Although the proportion of children underweight increased, which was the trend throughout the country, proportion of malnourished women declined substantially in program (5.4%) than in control (3%) districts.

"The number of people accessing the government health facility for treatment also increased by 10 percent in the follow-up survey than the baseline survey," says the report. Although assistant-level health professional were still the first consulting person for the treatment, this trend was gradually shifting towards doctors.

Mortality incidences declined substantially in both program and control districts, but the study showed that the pattern of decline was more consistent and reliable in program than in control districts.

Education and literacy

The overall literacy in program districts (44%) remained unchanged, however, literacy rates for excluded, marginalized and female hill population increased, which was positive for PAF program intervention.

PAF program also stimulated a rise in proportion of schooling population (five and above). The population attending school increased by more than two percent in program districts and the increase in current schooling was notable among Muslims (11%), Tarai Dalits (6%) and females (4%).

"The average per child household expenditure on education increased by about 44 percent in program districts in 2009 than in 2006," adds the report.

Class repetition rate by children declined substantially and this drop was highly

pronounced among females, Janajatis, Dalits and residents of hill districts.

Average walking time to get to schools, however, remained unchanged (about 24 minutes in program and 30 minutes in control areas).

Employment and livelihoods

Even though self agriculture remained the main activity of livelihoods, the study showed that agriculture as the main occupation gradually shifted toward other occupation, as PAF intervention created new opportunities and supported entrepreneurship development.

Among the IG activities, livestock (with 70.8 percent involvement) was the most common activity, followed by trading (16.9%) and agriculture activities (6.4%). Buffalo and goat keeping were most popular among the livestock. Retail business was most popular among trading, while vegetable farming was popular among agriculture activities.

As a result of these activities, the scope of wage activity in non-agriculture sector increased as both primary and secondary occupation.

Social environment and community relationship

PAF program also reduced 'bad' community relationships, thereby fostering social integration and harmony. Discrimination in public spheres mainly decreased in program areas.

The study found that Janajatis and Dalits were less victimized these days, but women, children and senior citizens are even more victimized due to conflict and violence.

Incidences of community dispute over resources dropped in 2009 than in baseline survey, with most encouraging results recorded in land, water and road.

Women participation and empowerment

Contrary to baseline survey when household head used to take all the decision, follow-up survey showed that the people were taking household decisions collectively. That highlighted the inclusion of females in decision making process.

Female headed households increased by seven and five percent in program and control districts respectively, revealing improved status of females over the period. The study also showed that freedom of mobility of women increased considerably between the two survey periods.

Migration and remittance

Even though migration of younger population continued to grow, migration for work decreased notably in program areas. The report attributes this to availability of livelihood opportunities in the local community.

As a result, remittance in program districts increased by mere 2.1 percent, compared to 7.4 percent in control area. "There is also a shift in remittance receiver from parents to spouse and other relatives," it reports.

Housing condition and physical assets

Family member's ownership in housing unit increased by 8 percent in program district over the period, whereas it declined by 3.3 percent in control districts, says the report, indicating positive impact of PAF program on this front.

Even though the extent of livestock declined by less than one percentage point, practice of livestock's insurance and regular treatment increased substantially over this period.

The study also found that community organizations have started to institutionalize their organizations in a bid to sustain the poverty reduction gains. So far, 58 COs have already set up institutional affiliation with other organizations. □



Sanjay Kumar Jha
Portfolio Manager, PAF

Kapilbastu, one of the least developed districts of Nepal, is located in Lumbini zone of Western Development Region. It ranks 55th position in Human Development Index. It is divided into 77 village development committees (VDCs) and 1 Municipality. Taulihawa Municipality is the district headquarter.

Kapilbastu extends along the area of 1,738 sq km and has population of 481,976. There are 72,932 households in total and average HH size is 6.61. The district has total 87,709 hectares of cultivated land. More than 9,963 HHs do not possess farm land, livestock and poultry. More than 56,948 HHs are not engaged in any form of economic activity. Literacy rate is 35.5 percent and female literacy is just above 22 percent.

General District Information

PAF intervened in Kapilvastu in 2004, when conflict was at its peak. Fragile security situation then made travel outside the district headquarter difficult. So, mobilizing people, helping them organize and implement anti-poverty programs was a challenging task. But thanks to the 10 Partner Organizations (POs), PAF today has reached 60 VDCs of the district.

Beneficiaries of PAF are mostly the people from vulnerable communities. Because of their deprivation and poor knowledge they were impatient and needed special care and support. Fostering a team play with a strong bondage

was very necessary to form and sustain COs. Thanks to untiring effort of POs, PAF is working with 703 COs, covering 19,570 HHs and 128,197 community people. CO members are eagerly apply themselves for improving their living conditions.

Under income generation (IG) sub-projects, PAF is supporting goat raising, buffalo raising, small retail shops, bee keeping, vegetable farming, pig farming and poultry farming, among others, in the district. CO members have also laid down numerous community infrastructures under PAF program. They have completed 1,113 drinking water supply projects, constructed 81.295 kilometers of rural road and built 73 slab culverts. Various COs are still constructing community schools to enable their children get education.

PAF has also provided numbers of capacity building trainings to both POs, COs and other stakeholders. They have been imparted with orientation trainings, account keeping, goat raising, revolving fund management, public audit, institutional development, livestock farming, poultry farming and skill development trainings. Likewise, community

reporting, environmental assessment training too have been organized apart from holding various exposure visits. PAF has extended financial support of NRs. 354,135,681.02 to the target communities in the district. Of that, NRs. 251,730,803.71 has gone on IG activities and NRs. 102,404,877.31 has been extended for community infrastructure development sub-projects. This funding has supported implementation of 700 IG sub-projects and 384 community infrastructure sub-projects.

PAF beneficiaries include 6,708 Dalit HHs (35 percent), 7,948 Janjati HHs (40 percent) and 4,916 women HHs (25 percent). Of the total CO members, 12,212 (62%) are hard core poor, 5,447 (28%) are medium poor and 2,047 (10%) are poor. PAF program has improved the situation of food sufficiency among the targeted communities.

In a bid to sustain the gains, PAF beneficiaries in the district are establishing a functional network among COs and working for the institutional development of COs. POs are encouraging and facilitating them in this work. □

General District Information

Location:	Western Development Region
Area:	1738 Sq Kms
Political Division:	77 VDCs and 1 Municipality
Population:	481976 M: 247875 Fe: 234101
Total Household	72932
Dalit population	64015 (13.30%)
Janajati Population	82271 (17.10 %)
Other Population	335690 (69.65%)
Pop growth:	2.24 %
Average Family Size	6.61 Person
Economically active population:	214071 (44.42 %)
Literacy rate:	35.5 % (48.9 % male, 22.1 % female)
Life Expectancy:	62.57 years (61.87 male, 63.26 female)
Rank in HDI:	55th



Capacity Development of Community Organization

ARTICLE

By Anita Koirala
Micro-Enterprise Development Officer, PAF

"Poverty is a factor of human capability." (Amartya Sen, Nobel Laureate in Economics in 1998).

Capacity building is an integral element for human development because it enhances the understanding level of individuals and directs them towards creating and grasping opportunities that extricate them from poverty-trap and advance further.

Recognizing this fact, PAF has given utmost priority to the capacity enhancement of Community Organizations (COs), which are the primary stakeholders of its program. PAF's capacity enhancement programs aim to enable poor, women, Dalits, Janajatis and vulnerable groups to gain access to productive resources for self employment.

PAF has been supporting the target groups holistically. Components like social mobilization, capacity building, income generation (IG) and rural community infrastructures are incorporated in its program. PAF encourages and supports the target communities to build institution, plan and implement their development priorities in a participatory manner. It also involves them in monitoring and feed back process.

To enable CO members fulfill their individual and community goals and also to materialize PAF's dream -- to develop COs as "self sustained and developed institutions with strong bargaining power to get hold of external resources for raising their income" - PAF has adopted various approaches for their intensive capacity building.

First, PAF transfers skills and techniques to them by directly organizing various trainings/ orientation programs to launch various economic activities, to manage their community infrastructures in a sustainable way and to strengthen their institutions. Entrepreneurship/skill development training are imparted for launching income generating (IG) activities and technical and managerial

capacity building trainings are also given for implementing community infrastructure activities. They are also exposed to new technologies, skills and approaches.

Secondly, PAF trains and orients PO staff, who steer PAF programs by facilitating COs, on its policy, strategies, procedures and other technical matters to ensure smooth and efficient operation of its programs.

Thirdly, PAF organizes various Training of Trainers (ToT) trainings, workshops and exposure visits in order to ensure quality implementation of PAF activities. ToT trainings enlighten and equip them with relevant knowledge, skill and techniques and enable transfer of that knowledge, skills and techniques to the COs members.



Fourthly, PAF also aims to capacitate other stakeholders such as local bodies, non-government agencies and the private sector because later COs might require resources and services from them for continuing and sustaining poverty reduction activities. For this, PAF is working to establish a strong linkage, networking and coordination among COs and other stakeholders. □

Cumulative Capacity Building of COs

S.N.	Name of Training	No. of Participants
1.	Social Mobilization and Leadership Training to COs by POs	54431
2.	Accounts/Book Keeping Training to COs by POs	2211
3.	Saving-Credit & Revolving Fund Mgmt. training to COs by POs	13834
4.	Entrepreneurship Development Training to COs by POs	16335
5.6.	Orientation/Training to COs on Visionary Planning & Preparation of Demand-led Proposal	10750
7.	Technical Training to COs by POs	3139
8.	Study Visits of COs	1389
9.	Training on Livestock Mgmt.	31432
10.	Training on Agriculture & Agro-Forestry Related Activities	5075
11.	Training on Manufacturing Related Activities	253
12.	Training on Service Related Activities	444
13.	Training on Skill Up gradation for Employment Creation	3262
14.	Capacity Building of COs on Various Subjects	11682
15.	Orientation on Various Sector Related Awareness Issues	4155
	VDC Level Orientation on PAF	13244
	Ward Level Orientation on PAF	45687
	Total	217323

S.N.	Name of Training	# of Participants
1.	Orientation to POs	3652
2.	TOT to POs	2739
3.	District Programme Review & Coordination Meeting	127 only 2064/65 figure not cumulative

Goat raising eases life of disable

Bhupananda BK
Portfolio Manager, PAF

Being life as a poor is a tough task in an underdeveloped and remote village. If one is woman and disabled on top of that, situation becomes still worse. But Kali Thapa, 36, of Panikhal village in Tolani VDC -7 of far-west Doti district has managed to win different fate despite all these odds.

"Leave apart the villagers, my own family members used to treat me badly for my disability," says Thapa. This discrimination always set a fire in her to prove her worth, but in the absence of opportunity she could do nothing. Situation changed for her though once PAF reached her village.

Even a small support of PAF has proven inspiring, says Kali Thapa, a disabled woman, who by blending her hard labor into PAF support is dreaming to bring in a sea change in her life.

Thapa first became a member of Laligurans Community Organization (CO), where she received the encouragement to pursue income generation activity that suits her.

While she had little knowledge of what that could, after going through various options she decided to go for goat raising. She developed a proposal and sought investment support of Rs 15,000 of which she committed to put in 10 percent from her own pocket.

"I prayed to god to help me get the fund, but was not hopeful. But my prayer worked. It all appeared like a dream," recalls Thapa.

She received a fund of Rs 13,500 through PAF and instantly bought 5 goats. That was about one and a half years ago.

From the off springs produced by the goats, Thapa today has already repaid her loans to the CO. She even took Rs 10,000 in loans from the CO for the marriage of her daughter and cleared that through the goats raising later.

Still Thapa has 15 goats in her pen today. At the rate prevailing in the village, they are worth more than Rs 40,000.

With mere 3 ropanis of steep land in her possession, which yields food grains enough for just two months, Thapa and her five-member family, including a son and two daughters, bared used to sleep with full stomach. But her situation is different now, says Thapa, who takes her goats to the nearby forest for grazing every morning at 10 and return at 5 pm. She also makes sure that the goats are well taken care of in pen.

"People who were educated guide me and helped me with their advices. I owe a lot to them, and wish to educate my son as well so that he could also help people like me in need," says Thapa, who has enrolled her son in a school in the village.

Life for Thapa is still tough, but she says she will continue to sincerely apply herself to win better life make herself and her family members in the coming years. □



Tune Into Weekly
Radio Programme
"Garibi Nibaran"
from Radio Nepal
Broadcast arrangement: Every Thursday
Broadcast time: 8.15 pm to 8.30 pm

Tune Into Weekly
Radio Programme
"Asha Ke Kiran"
from Radio Mithila
Radio Mithila....100.8 MHz
every Monday at 6.30 pm to 6.45 pm

Baitadi gets a facelift

By Suman Luitel



As remote villages of Nepal are devoid of fundamental development infrastructure, the people are living a traditional lifestyle and are struggling for even the basic needs. Situation in Baitadi, one of the far-western districts, is no better. Difficult terrain and remoteness has left the district not connected with roads and national electricity network. People have no choice but to lead life in darkness. People light kerosene lamp for lightening their homes. However, as its light is dim, family members cluster around in a room to perform their respective chores. That makes study very difficult for school going children. On top of that, smoke coming from the wood fire used for cooking in the same room causes other ailments, affecting their health.

However, situation has turned different for people in Shikharpur and Gaajari village development committees (VDCs). These days, residents there enjoy electricity facility, and that has happened not because VDCs are connected with national grid, but because local communities got together and set up two micro-hydroelectricity projects. And the people thank PAF for pledging financial support of Rs 2.2 million that brought this change.

"PAF has lightened our life and we have no words to express our gratefulness," a local to Jeevika.

Paththar Village Micro-electricity Project in Shikharpur is generating 17 kilowatt (KW) of electricity. Likewise, Iranaagad Micro-electricity Project in Gaajari is producing 15 KW of electricity. COs operate these plants for few hours in the morning and evening only. During the day time, locals are allowed to use its water to operate watermills.

These projects have enabled 209 households to enjoy the electricity facility. People are using electricity not just to lighten their homes. They are utilizing it for the educational advancement of the villagers as well. For instance, locals have started a computer institute in Gaajarai after this sustainable source of energy came into being. Students and youths of the village are getting acquainted with the modern-day technology.

"We have heard even kids in cities are well-versed with computer knowledge. We got to see the computer just three months ago, when the institute came into being. Still we are thankful - it's better late than never!" said a couple of youths in the village studying bachelor's level education.

The institute also operates photo copy machine, which has made documentation easy for the locals. This has mainly eased schools and added business prospect for the operator.

Introduction of IT has also made locals well-connected with the family members working in India and abroad. And people are so excited with the change that they are demanding their kins abroad to send them television set and other electronic items.

In fact, six households in Shikharpur already possess TV set - something which was unimaginable till a year ago. And every night, those houses take a shape of a theater with locals gathering around the place for watching news and other programs. "I feel

glad that my cable service is making people acquainted with the development, new lifestyle and changes happening around the world," said Bhumi Raj Galinath, a cable service operator.

PAF has also extended a financial support of Rs 479,000 to the community members in Selabasti of Shikharpur VDC to construct a new school building. It will enable the school management committee to start new classes and add standard four and five level education.

"Now children will not need to walk for two hours, which is a time taken for reaching the nearest village, to study beyond class 3," said a member of the management committee. PAF is also supporting communities other villages to construct 13 schools buildings.

In its endeavor to build capacity and equip underprivileged communities with knowledge and finances to fight poverty, PAF is implementing various income generation and infrastructure development programs in 36 VDCs in Baitadi ranked 57th in terms of human development index. Those programs have largely eased lives of the poor. As people also make material and labor input from their side to implement the projects, there is a high degree of project ownership among the communities. Most importantly, awareness and collective operation modality has inspired them to use those infrastructures for creating financial opportunities. □



"Working for poor is very satisfying"

The credit of PAF's success in transforming socio-economic lives of communities goes largely to its dedicated and committed social mobilizers, who shoulder the responsibility of organizing the locals and support in the implementation of PAF programs. They work from dawn to dusk in the poor rural hinterland where travel and communication are extremely difficult and inspire people to apply themselves for attaining this transformation. Jeevika has dedicated this column to feature the experiences of those social mobilizers, recognizing their contribution in the poverty reduction drive.

2006 April -- That's the time when Hari Dhakal and Sushma Acharya of Sindhuli started to work as social mobilizer. Both of them are associated with Sindhuligadi Sewa Pratishthan, a partner organization (PO) of PAF in the district. Hari oversees the operations of 63 community organizations (COs) present in Kamalamai Municipality. Ten COs of the Bhemeshor village development committee (VDC) in Furkot are under the responsibility of Sushma. She oversees the functioning of two COs everyday in the assigned VDC and also she extends her support to her colleagues, Hari to manage the 63 COs of the Municipality.

Coverage of PAF has widened in their district these days. The number of COs



Susma

operating in Kamalamai Municipality alone has gone up to 86. This has increased work load on Hari and Sushma. Therefore, a new social mobilizer Usha Devkota has joined in to lend her helping hand.

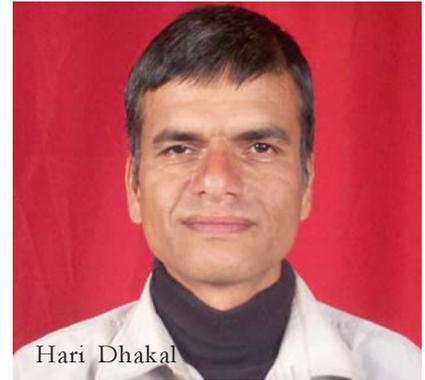
As the area they cover is large, they have to spend a substantial chunk of time in travel from one village to the other. To make for it, they invariably move out to their field work before the clock ticks 7. It is always dark when they get back home. "It takes more than 12 hours trek to get to some COs," says Hari. Physically, their task is tough. But they bother not about their pain. Rather they are happy with themselves. "...I am working for the poor. It feels great to be involved in the activities of raising socio-economic status of the poor. It is highly satisfying," he adds.

Sushma's opinion is no different. "I chose to be a social mobilizer because I love to work with the poor. Sharing their pain and laughter, I barely remember my hardship," she says.

Both Hari and Sushma know that their task is highly demanding. They have no time and space for personal enjoyment and luxury. "I did not take up the profession for luxury. It is for making social contribution and proving my worth as a human being," states Sushma.

According to Sushma, the whole focus of a social mobilizer rests on how to increase duration of food sufficiency of a poor from three months to six months and to nine months and throughout the year. They discuss this with the communities, help them come up with sustainable project ideas and support in the preparation and implementation of the resulting demand-driven projects.

Under this, a social mobilizer shoulders activities such as formation of a group, identification of communities needs and demands, savings mobilization from the community members, issuance of loans,



Hari Dhakal

revolving fund management, accounts management and organizing training for COs operations, among others.

Hari categorizes his function under four broad headings: i) motivate the CO members for reading/writing (education), ii) support them to improve personal health and hygiene by managing water taps, toilets and drainage at the local level, iii) teach the CO members to save whatever they can (promote saving habit) and iv) encourage them to involve in income generation and infrastructure development activities for self-dependency.

Three years of tough labor of Hari and Sushma has started to deliver fruits. Women hesitant to speak in the past are now actively participating in income generation activities and becoming self-sustainable. They can read and write and are saving a portion of their income for future. The CO members are sending their children to school and giving special attention to health and hygiene. They are not only getting better off economically, their social engagements too have improved.

"This is what we dreamt to achieve," echo Hari and Sushma. Hari was involved in this profession from 1996 and has experiences of working with agencies like UNICEF and World Education. Sushma is relatively new in the field. She had joined the profession as soon as she completed her school leaving certificate examination. Presently, she is studying Master's degree. □

Livestock: first choice of poor and youth

SECTORAL
ARTICLE

Kanchan Tamang & Om Prasad Poudel, PAF

With 84 percent of total PAF investment going in income generation (IG) activities, IG today stands as the bulkiest components of PAF program. The situation, although is in contrary with initial expectation, whereby PAF had anticipated 66 percent of its support to go in infrastructure sector, is not unnatural though, as foremost priority of the impoverished communities has been to fight off hand-to-mouth problem.

Closer analysis of PAF investment in six initial and nineteen later districts reveals that investment on infrastructure is increasing over the years. However, this analysis focuses on the PAF investment on IG activities, particularly livestock.

Even though Nepalis are pursuing diverse and arguably more sustainable IG activities, people in the rural and remote hinterland perceive livestock raising as the best suitable and effective tool generate income and fight poverty. This fact featured prominently when government sought proposals for implementing Youth Self-Employment Program announced in the fiscal year 2008/09. Of the total 717,000 applications it received for the scheme, 166,000 were related to goat raising and other livestock related activities, shows record of Ministry of Finance.

The revelation was not surprising for PAF though. Majority of the poor and marginalized communities have placed livestock as their primary demand at PAF. And analysis shows, livestock is the largest portfolio of PAF IG activities both in terms of investment and households involved. About 64.68% of PAF support is disbursed in this sector and 65.96% of IG beneficiaries' households are engaged in it.

Further breakdown of PAF investment in the livestock sector shows 46.3% has gone in goat and sheep raising, followed by

Table: Sector wise IG activities by households and PAF investment

Sector	Households		Investment (NRs.)	
	Numbers	Share in sector	Amount (million)	Share in sector
Agriculture and Forest	24965	10.41%	172.0.	5.11%
Livestock	158196	65.96%	2176.0.	64.68%
Manufacturing	7487	3.12%	58.4.	1.74%
Service	9071	3.78%	107.7.	3.20%
Social Service	3,163	1.32%	6.5.	0.19%
Trading	36955	15.41%	531.8.	15.81%
CO Management			101.2.	3.01%
Capacity Building			210.5.	6.26%
Total	239,837	100.00%	3,364.1.	100.00%

34.59% in buffalo raising, 9.66% in cow raising, 2.39% in pig rearing, 2.32% in poultry, 3.11% in donkey/horse/mule/yak raising and rest in other livestock management activities.

Nepal is an agrarian economy with over 66 percent of its population anchoring life on the agriculture. IG activities supported by PAF are related to livestock because the majority of poor are either landless or hold marginal land. Moreover, agriculture and livestock complement each other in the rural context.

As PAF is community demand-driven project, activities it supports originate from the communities -- based on their knowledge, local resources and availability of market. Besides, the people living in the rural areas with marginalized or no land holding have limited access to basic infrastructures like road, electricity, market as well as information. Thus, the poor choose activities they deem less risky and also deliver immediate return. Hence, within the livestock also, the investment is made mainly high on small ruminants, such as goat and sheep raising, where risk is relatively less, than in activities like buffalo and cow raising that require huge investment and longer time for return.

The next important reason is the availability of market. For instance, in Terai areas the demand of fresh milk is higher and cattles can be easily sold from marketing perspective. Hence, the community people (52.6%) have

pursued cattle raising including buffalo and cow there. But in mountain and hilly regions, market for fresh milk products are almost inaccessible. On the other hand, availability of pasture land for grazing and demand for meat makes goat raising more suitable. So, the community people there (61.5% and 77.5% respectively) have preferred to raise goat. Moreover, in the high hills, livestock also serves as means of transportation. Hence, the community people also prefer to rear mules, donkey, horse and yak. For meat, they rear sheep as well.

Interpretation of data also suggests that the communities are themselves smart in selecting activities based on accessibility, existing natural resources, and potential markets.

However, PAF is concerned about the sustainability of investment made in the sector. To ensure sustainability, PAF is providing technical as well as financial support to the communities for operating self-sustained community-based animal insurance schemes and animal treatment fund. It is also linking them with veterinary services, enhancing capacity of local resource person as village level animal health worker. Most importantly, PAF is also investing more on alternative IG activities so that the people are encouraged to plough back their income in those alternatives for ensuring longer term economic returns. □

PAF publishes Calendar and Planner Diary

PAF produced a calendar and planner diary 2009, which apart from serving respective purposes also sheds light on introduction, objectives, goals and working mechanism of PAF. The calendar and diary also contain photos of PAF activities and contact numbers of partner organization. Hence, it is useful for the field staffs of PAF. It is also helpful in informing people in general about basic facts about PAF and its activities. Both these items were distributed among social mobilizers, project coordinator and partner organizations, among other district officials.

Visits

A World Bank team visited PAF program district Ramechhap in April, during which they visited Jal Devi Community Organization in Hatechaur, Manthali-4 on April 7. They interacted with community members and observed the activities of the CO that is implementing community infrastructure sub-project of Lift drinking water system. For laying down the system, the CO has built a intake/well, fit RVT, constructed a pump house and a tap stand. The team also visited Shakriya community organization, members of which are implementing programs such as goat raising, goat for breeding, pig raising, bufallow raising, poultry farming, retail shops, hotel-restaurants and motorbike maintenance workshops, among others. The team also visited Damakada Higher Secondary School, a community managed school, to familiarize with the concept of community management of schools – a major reform in school education. At the school, WB team members observed school facilities and interacted with beneficiaries.

Similarly Ms. Smriti Lakhey, working in the South Asia Rural Development Sector Unit (SASDA), World Bank Washington DC office, visited Nepal from February 18 to 27 to learn about livelihood portfolio of PAF program. The objective of the visit was to identify topics from the project that can serve as a good learning piece and to

turn this knowledge into a learning note about lessons learned from PAF that can be shared with the wider livelihoods enthusiasts. PAF executive director Raj Babu Shrestha made a comprehensive presentation on PAF on February 19. Lakhey also conducted a study field visit to Kapilvastu from February 23 to 24, during which she interacted with local development officer, district development committee officials and partner organizations of PAF.

PAF Radio Program Listeners Clubs formed

Listeners of PAF radio program have formed PAF Radio Program Listeners Clubs in different parts of the country. The formation of clubs was spurred by training programs held in the five districts, during which the participants were imparted knowledge on how to write success stories, case study and coordinate with the local media and publish news. As of date, 74 such listeners clubs have been formed in districts, including Baitadi, Taplejung, Kailali, Surkhet, Sindhuli, Bajura, Salyan, Kalikot, Humla, Rukum, Gorkha, Baglung, Chitwan, Solukhumbu, Gulmi, Darchula, Arghakhanchi, Rasuwa, Dolpa, Bhojpur, Mugu, Dolakha, Ramechhap, Kapilvastu



and Okhaldhunga, among others. The formation of such clubs is expected to contribute in making more people aware about the PAF radio programs, thereby rendering more and more people understand about PAF program, its objectives and ways they could work together for poverty reduction.

Partnership Agreement

PAF signed an agreement with Far West Media Development Center (FWMDC), Dhangadi for extensive media coverage of PAF works and awareness raising in the mid and far west development region on April 22, 2009. The program will cover 16 PAF districts and aim to make media pro-poor, creating social awareness and sensitizing different stakeholders at the local level. The agreement will be effective for a year and expires on April 21, 2010.

Under the agreement, FWMDC will hold interaction with media in all 16 districts and provide a feature writing fellowship for 10 local journalists. It will award best three reporting and also broadcast a 12 episode radio programs highlighting success stories and activities of POs and COs, among others, from different FM stations of mid and far western regions. While the PAF advisory team

will assist and guide the center in the every level of activities, the center will publish 3 bulletins during the contract period showcasing PAF works in the far west development region. The center will also facilitate to form a media network consisting of 10 journalists of the region to cover PAF works and poverty extensively. It will also produce a video documentary of PAF activities.

PAF Issues Revolving Fund Management Manual

PAF has issued Revolving Fund Management Manual 2009 in a bid to guide community organizations on how to manage the revolving fund created from the repayment of loans.

The manual has laid down clear cut guidelines for effective management and operations of loans and savings and penned down duties and responsibilities of CO office bearers and members. The manual is expected to help proper management of RF's accounting system and ensure transparency in its operations. It also aims towards empowering COs financially through proper operations of the RF.

The manual spells out fundamental operating procedures endorsed by PAF, going by which COs will need to create a revolving fund by recovering loans, including principal and interest amount, from members implementing income generation and community infrastructure sub-projects within a year of lending.

The manual provisions that the ultra poor should get first priority of financial services, but loans should be given only after reviewing the project proposal. Income Generation Committee is allowed to fix interest for loans and savings.

It instructs the CO to issue small loans in the beginning and increase the amount considering the discipline of the borrower and nature of project. It lays emphasis on the development of 'Peer Consent' and 'Peer Pressure' while approving and distributing the loans and provisions community liability on loans thus issued.

PAF Professionals Visit

Three teams of PAF professionals serving in different departments visited Hyderabad, Sri Lanka and Pakistan over the first quarter of 2009 to observe the implementation, management style and the impact of poverty reduction programs in those countries.

First, a 15 member delegation of PAF visited Hyderabad India, from January 21 to 28, 2009.

During the visit, the team interacted with senior officials of SERP and visited Mahabubnagar district where DRDA program is being implemented. They visited small household group (SHG) member households and interacted with them on how poor are mobilized for the group formation. They also acquired information on capacity building training programs, management norms, operations of small and big loans, book keeping practices, SHG micro-credit plan and terms of partnerships and group fund management and development.

The team also interacted with the members of Village Organizations (VOs) and studied Community Resource Persons (CRP) Strategy, interacted with Internal & External CRPs, discussed on food security interventions and visited procurement center to understand how the program's marketing intervention works. The team then traveled to Vizag, where they conducted a field visit to Paderu.

Another team of PAF professionals went on a study visit to Pakistan from February 26 to March 7, 2009. The team traveled to Karachi, Lahor and Islamabad, during which they observed various program activities operated under the support of Poverty Alleviation Fund Programme.

Likewise, another team of PAF professionals visited Sri Lanka from March 31 to April 9, 2009. During the visit, the team observed and understood programs of



Gemidiriya Foundation, an institution of Ministry of Nation Building and Estate Infrastructure Development that has been that has been implementing Gemidiriya, a program that aimed to empower village and was selected as one of the best practices of poverty reduction in the Asian Pacific by UNDP. The team visited Ratnadeep Village where it studied Gemidiriya model and village institution. In Ratanpura, the team observed professional learning center and their federation. They also conducted field visits to different villages where they observed how livelihood programs are operated with the private sector partnership, youth leadership and youth contribution to livelihood improvement and how inclusion and equity are being ensured.

The team also took note of sub-project proposal appraisal, preparation of village development plan, accountability and transparency and group livelihood activities. □

Stay Tuned into PAF
Weekly TV programme
"Paribartan"
from Nepal Television

Broadcast arrangement: Every Thursday
Broadcast time: 9.30 pm
Re-telecast on Every Tuesday
Broadcast time: 7.30 pm
in NTV 2

PAF In Brief

As of 15 April 2009



Why PAF?

PAF was created to implement the targeted programs, which is one of the four pillars of Tenth Five Year Plan in Poverty Reduction Strategy Paper (PRSP). "Poverty Alleviation Fund Act 2063" was issued to guide the structure and activities of PAF.

Governing Board

Twelve members governing board is chaired by the Prime Minister. The Vice Chairperson and five members are appointed by the government from the professional. Other five members of the board are ex-officio - Secretary, National Planning Commission; Chairperson, Association of District Development Committee Nepal; Chairperson, Association of Village Development Committee Nepal;

Chairperson, Nepal Women Commission; Chairperson, Nepal Dalit Commission.

Goal

The Goal of PAF is to help the poor find their way on a sustained path out of poverty.

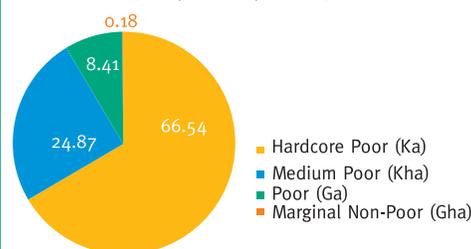
Guiding Principles

- Antodaya: Prosperity of poor and disadvantaged at the lower end of economic ladder. The last is the first for PAF.
- Social Inclusion: Dalit, Janajati, Women and other disadvantage groups below poverty level.
- Transparency at all levels
- Demand Driven: Programs are designed based on the needs and demand of the people.
- Direct payment to community organization (CO). □

HEADING	NUMBER	AMOUNT (MILLION NRS.)
Community Organizations Registered with PAF	10,134	
CO Fderation	140	
Agreement	9,507	4,561,651,070.18
PAF Investment in CO		
Income Generating Activities	9,340	3,780,332,803.20
Community Infrastructure	1,852	781,318,266.98
Partner Organizations	242	
Districts Covered	Total	49
	6 Districts	6
	19 Districts	19
	15 Districts (B1)	0
	Innovative Window Districts	10
	NDM-World Bank	24
VDC Covered	POs Working	974
	COs Program Activity	725

				Percentage
CO Member HH	Total		292,193	
	Poverty	Hardcore Poor (Ka)	194,420	66.54%
		Medium Poor (Kha)	72,673	24.87%
		Poor (Ga)	24,583	8.41%
		Marginal Non-Poor (Gha)	517	0.18%
	Gender	Male	86,946	29.76%
		Female	205,247	70.24%
	Ethnicity	Dalit	92,667	31.71%
		Janajati	82,975	28.40%
		Others	116,551	39.89%
Total Beneficiary HH	Total		279,416	
	Ethnicity	Dalit	107,296	
		Janajati	97,228	
		Others	144,891	

CO Member HH By Povertyranking



CO Member HH By Ethnicity

