

# Yearly Progress Report

## 2073

### 1. Organization Introduction

Youths in Empowerment Sector (YES) Nepal is a social non-governmental organization registered at District Administration Office, Achham on 25 June 2002 and affiliated to Social Welfare Council. It has been established to improve skills and capabilities of marginalized and poor people including women, dalits and janajatis of the Far-western Nepal and bring them into mainstream development who are been back-warded due to existing poverty, illiteracy and traditional disbeliefs in the region. YES Nepal's Central office is located at Sanfebagar of Achham District while office of the Executive Team remains in Dhangadhi Sub-Metropolitan city of Kailali District. Similarly, the two field offices lie in Binayaknagar and Duni VDCs of Achham district. YES Nepal has been continuously operating various programmes in Achham and Kailali districts since 14 and 12 years respectively. Including 24 VDCs of Achham, 3 of Kailali and 1 of Baitadi altogether in 28 VDCs YES Nepal's various programmes are been in operation. In the two districts, it has been operating its programmes in collaboration with 12 cooperatives and 5 community based organizations. From different programmes operated in Achham, Kailali and Baitadi districts, a total of 57,318 people (29,684 female and 27,634 male) from 9077 households have been benefited, of which 10,326 are dalit women and 1,882 are dalitmen.

In order to make its operational path clear YES Nepal has developed its Five Years Strategic Plan. Based on which its vision is to establish "Prosperous Society based on Equity" while organization's internal vision is to make "Capable and Organized YES Nepal."

#### A. Goal

To support sustainable development by improving living standard of marginalized people through rights focused notion and capacity development.

#### B. Target Groups

- Economically back-warded people having their daily income lower than Rs.100
- Socially back-warded groups (dalits, endangered etc)
- Orphans, HIV infected people, women, people with disability, conflict victims and landless

### 2. Activities completed by the Organization

#### 2.1 Towards Organizational Management:

To make the organizational environment conducive for the effective implementation of the programmes, four times Executive Committee meetings and seven times Executive team

meetings have been held. Similarly, Annual General Meeting of the organization has been carried out which has set out plans for the upcoming year, endorsed last year's income and expenditure, amended Organization's Financial Policy, Programmatic Financial Policy and Staff Service Policy. To make financial status of the organization transparent and disciplined an external audit was carried out and report has been sent to all partners and related stakeholders. From this year the institution has prepared and implemented different guidelines like: Corruption Prevention Guideline, Child Protection Guideline, Gender Equality and Social Inclusion Guideline, Good Governance Guideline, HIV and AIDS Guideline and Humanitarian Assistance Fund Mobilization Guideline. The organization renewal process has been completed paying all applicable yearly taxes to the Government as per the regulation of Nepal Government. YES Nepal this year targeting marginalized communities of Achham and Kailali districts have submitted three concept paper and proposal in different areas. From staff members working in different programmes of YES Nepal, two new employees have been recruited while two were given farewell. With the plan to extend its programmes YES Nepal has completed securing necessary approval from District Administration Offices of Bajura and Kanchanpur.

## **2.2 Membership Expansion and Capacity Development:**

This year according to the organization's statute from working areas of Achham and Kailali, nine individuals including dalits, women, indigenous people, HIV infected etc were provided general membership of the organization. Similarly, in various trainings and visits organized by partner organizations, YES Nepal's members and staff have participated. Similarly, the organization has made participation in trainings, seminars and interaction programmes on various subjects organized by the institutions and offices like District Development Committee-Achham and Kailali, NGO Federation etc. For the advice, suggestions and guidance from the stakeholders this year two Project Advisory Committee meetings were held in Achham. Executive Head of the organization, with the assistance from Santhagat Bikas Sanjal and YES Nepal, has participated in a month long training on Gender and Social Transformation held in Bangalura, India.

## **2.3 Organizational Sustainability and Monitoring:**

YES Nepal's partner organizations, district level various stakeholder and YES Nepal itself have regularly monitored the programmes and activities. During this period, Link Helvetas Swiss Inter-cooperation Nepal, Santhagat Bikas Sanjal, Mennonite Central Committee and Poverty Alleviation Fund have monitored the programmes. Similarly, in Achham district, District Development Committee, District Agriculture Development Office, District Veterinary Office, as well as various political parties, journalists, etc have monitored the various programmes. To manage the internal source of YES Nepal and to take forward the organization in sustainable manner, last year building construction work was started which is continuing this year as well to complete the final phase of construction.

### **3. Programme Expansion:**

A report detailing this year's programmes carried out by YES Nepal in partnership with different partner organizations is as follows:

#### **3. 1 Young Farmer Entrepreneurship Programme**

##### **a. Programme Introduction**

With the financial support of Mennonite Central Committee (MCC) and in collaboration with SansthaगतBikasSanjal, YES Nepal has been implementing Young Farmer Entrepreneurship Programme in five VDCs of Achham district namely: Duni, Marku, Patalcoat, Siudi and Sokat since last two years. The programme started with the objectives to increase the access of families suffering from food scarcity, develop opportunities for youths (migrating abroad) in agriculture oriented business and expand services in communities through capacity development of local cooperatives.

##### **b. Completed Activities and Achievements**

###### **➤ Toward Nutrition Awareness**

Nutrition fair (carnival) was organized targeting families suffering from food shortage for nutrition awareness under this Young Farmer Entrepreneurship Programme. Providing orientation to pregnant women and lactating mothers on nutrition, different activities targeting mothers-daughter in laws were carried out for nutrition awareness. From this awareness level on nutrition has increased in all five project VDCs. 640 households in regular basis have started eating three types of food (energy giving, growth & development and protection giving). Some families have started to feed their children making nourishing gruel. During this period, 112 parents of the project area have feed their children making super flour while 1539 households have regularly taken iodized salt. In addition, 65 families started kitchen farming making good use of land. Some families for maintaining sanitation have made compartments for keeping utensils. Pregnant women have been regularly visiting health posts for pregnancy checkups and medical consultancy.

###### **➤ Toward Enterprise Promotion**

To develop agriculture oriented business opportunities for youth population migrating abroad for work, 11 days Farmer Business School was organized for 200 entrepreneurs. They were also been provided agriculture based skill development trainings and given loans and grants through cooperatives for doing business. To make the business effective interactions and discussions with different parties were held and farmers involved in vegetable farming were provided assistance for drop irrigation. From which 190 new entrepreneurs have been running their enterprise while 159 old entrepreneurs giving continuity to their business have made net profit of NPR 1,554, 200. 35 migrant workers have started earning by starting business in their own

villages. Similarly, after training regarding 'rural animal health workers', 682 households have got support for animal treatment at their homes. Goat farmers after getting information about animal insurance have made insurance of their animals while some entrepreneurs also have constructed modern cages for goat farming.

#### ➤ **Toward Capacity Enhancement of Cooperatives**

To enhance the capacity of cooperatives in the working area, at various stages meeting, interaction, experience exchange workshops and various types of trainings were conducted under this program. Developing business plan of cooperatives necessary resource and materials were supported. This program also has supported in remuneration of cooperatives managers. Because of which there is regular saving and monthly meetings of all cooperatives. Using various strategies, cooperatives have been able to collect back the amount given as loan that already crosses the loan period while four cooperative in order to monitor the loans have formed and mobilized monitoring committees. All cooperatives are been operating by developing their annual commercial plans while there is also progress in their account keeping. Cooperative of Duni VDC through its collection center is serving the community by selling iodized salt in cheap rate. During this period, in all cooperatives there is increase of 707 share members and 335 people got trained in cooperative education. Similarly, Kalika Saving and Credit Cooperative have received Rs.50,000 from the VDC office and Siudi Saving and Credit Cooperative have received Rs.120,000 cash and land for building construction.

#### **Event Study:**

##### **Vegetable farming changed my thoughts**

Jhankar Bhul, age 35, permanent resident of Duwadi, ward no. 4 of Marku VDC, Achham district was doing vegetable farming since long but due to traditional way of farming he was not able to success. Because of seasonal vegetable farming it was not possible to make as much income, he says. Doing seasonal vegetable farming there is low income and finding market is also difficult. As an entrepreneur Jhankar was selected for the Young Farmer Entrepreneurship Program in Marku VDC. After selection he participated in the 11 days Farmer Business School and 6 days vegetable farming skill development training. From this Bhul learnt about what business is; how to do, why and how to keep record books? He also learnt to select vegetable seeds, nursery management, seasonal and off-seasonal vegetable farming etc.

Nowadays, Bhul has started not only seasonal but also off-season vegetable farming. He has been doing off-seasonal vegetable farming in plastic made houses. Including tomato he is specially farming cabbage, eggplant, onions, garlic, potatoes and chili. In his experience, there is big difference in earning from vegetables than cereal crops. As one can make more profit even in small land and can make more income by selling he is more interested in vegetable farming. In

his experience, even though more effort and investment is needed for off-seasonal farming, income and market demand is very good. Customers come home, there is no problem in selling and one can earn as much money as estimated. He says, I am now slowly making this vegetable farming more off-seasonal oriented than seasonal thereby less farming of other crops, and vegetable farming has also brought change in my thinking.

Before his family is not accustomed eating vegetables in his house but once they started farming vegetables they become habitual of eating vegetables. Nowadays, when there is no vegetable in menu his children even don't want to eat that, he says. In the past, JhankarBhul have spent his youth in India as a wage worker but nowadays he is busy in vegetable farming in his own locality, this has brought happiness in the family. Rs.10 earned in own country is more than Rs. 100 earned abroad, Bhul has been proving this proverb. In reality he has become an example that living together with the family working in the village, sitting together to laugh and happiness is far better than going abroad for work. He feels proud when seeing him people from Safebagar to Chaukutteasks him what vegetable has come in the market.

### **Attracted towards pig farming**

KeshavBahadurThapa, age 32 of Bharigada, ward no. 8 of Siudi VDC, Achham district has started pig farming using modern techniques. Besides his financial progress, he has started business with the objective that community people could learn something positive looking towards his business. Nevertheless, he has also been serving his village community being president of Youth Club, Siudi and teacher at Siudi Secondary School.

Being attracted towards pig farming he has started this business in 2071 with the financial assistance of Rs.16,000 from Siudi Saving and Credit Cooperative under Young Farmer Entrepreneurship Program. Started by purchasing 4 piglets within one year he has earned Rs.99,180. Afterwards he bought 12 piglets and constructed modern cage with five rooms. He is planning to register his pig farming business in District Livestock Services Office. Recently, to minimize the risk in pig farming he has made insurance of his 8 pigs with 50% financial support from Young Farmer Entrepreneurship Program. He has started business with Rs.16,000, but so far has spent Rs.555,000 for the management of pig cage, water & fodder, medicine and workers involved. Continuously moving forward pig farming, he wants to demonstrate himself as an exemplary pig farmer. I have been giving message to migrant workers that by doing some sort of business in our own village community one can earn a lot of money, for just a sake of money one doesn't have to go abroad, he says.

## **3. 2 Reaching Across the Borders for HIV/AIDS Prevention (RAB) Program, Achham**

### **a. Programme Introduction**

In collaboration between YES Nepal and SansthaGatBikasSanjal, Lalitpur, ReachingAcross the Borders for HIV/AIDS Prevention (RAB) programme has been running in five VDCs of Achham district namely- Dhudhukot, Budhakot, Sidheshor, Payal and Lagra. This programme is carried out to decrease the risk and effect of HIV and AIDS in people going abroad for employment as well as in their family members

### **b. Completed Activities and Achievements**

To increase awareness about HIV/AIDS door to door visits, street dramas and various kinds of group discussions and interactions were held. Besides sending group members to health post for blood test, HIV infected people were provided financial support to reach CD4 and ART centers. Similarly, besides revolving fund mobilization and educational support to HIV infected persons, monthly meeting of the group and coordination with different agencies were done. Through this community people are becoming more aware on HIV/AIDS and sexual diseases as well as there is increase in number of people going for blood test and medical treatment. While some women speak openly about HIV/AIDS there is also decrease in the incident of discrimination and accusations.

This year 541 male and 603 female students had got knowledge about HIV/AIDS and sexual diseases. Similarly, 876 migrant workers, 596 women and 321 others had got knowledge about HIV/AIDS and sexual diseases. Due to financial support to infected persons has resulted regularity in their ART and their health has improved. This year 196 infected people were provided financial support, and after counseling 313 people were sent to health posts for blood test.

Members of the group through mobilization of revolving fund have been providing educational support to orphans in the community. From revolving fund itself total 62 infected people including 41 women have started doing different business. Among wives of workers going India for work, 62 people- husband and wife together have gone for blood test. In addition, infected persons have been able to put their voices with confidence even in VDC level planning meeting.

### **Benefits of being organized**

Kebi B.K. of Payal- 6 still remembers the bitter incidence happened in his life six years ago when he failed to find loan for the treatment of his sick wife even going all around his village for help, and lastly had to put 4 ounces of gold that he only poses as guarantee and treated his wife. "All white appearing things are not salt, not all people are kind and not all tree produce fruit. It is because of our activeness and love toward the group that we today are the lender not debtor" said in one breathe by group member Sita B.K.



"YES Nepal taught us to get organized. Initially, we faced problem regarding how to be open in the community and move on. Wondered who would say what in mind. We used to hear that even so called elite people of the society could say to our children that their parents have HIV/AIDS and we used to feel sad hearing this" says Chairperson of the Group. Another member of the group added in her traditional accent (saying *Mu panabhandobhayaakkuda*) "it has been six years taking the medicine and it is hard to sustain without working in the field. Being daily wage labor we give more priority to work than medicine. We are annoyed with the problem to collect medicine every month because of which there is no regularity in consumption. One day discussion during group meeting was done on disadvantages of leaving medicine. I feared hearing that infected people of other VDCs have died because of leaving medicine. At that time I remembered my kids. I thought about the situation of my children without me and then after I started taking medicine regularly."

Another member Jhupri Prki told, previously I also lacked trust on medicine. Even taking medicine regularly many people have died in front of me, at that time I used to feel why they wouldn't have died if medicine could cure. Later on I realized that they have died because they didn't take medicine regularly thinking it would not work. They used to tell others that they take regular medicine but in reality they don't, were the people involved in bad habits. Discussion during the group meeting gave me much strength; I started to bring myself medicine. Before, I used to take help of others but going to doctor in person made my regular health check-up and gradually made huge improvement in my health, she told during group meeting. Not only in monthly saving and loan mobilization but the discussion on many other things during the group meeting has benefited all members.

After 'Reaching Across the Borders for HIV/AIDS Prevention (RAB) Program' was started by YES Nepal undoubtedly support has reached in the livelihood of infected people but along this regularity in taking medicine, discussion over health, nutrition etc have accordingly developed their capacity. While forming groups their voices are becoming collective as well as more support has reached for their work, said by local facilitator Motisara Dhami.

### **Revolving fund became help for helpless**

Resident of Ghughurkot, ward no. 5, Dil Bahadur (Dile) and Sunita Kami are husband and wife are Parents of 5 children, they both are HIV infected. They remember their past days and tells: "my father used to work in a rice mill in Panjab, India. Although he used to earn good money working in the mill he didn't pay much attention for my education. When I was in class 5, my father took me to see Panjab. Even though I stayed 4 years with my father, he didn't teach me any work nor allowed to work either. After 4/5 years I turned 19 years and my father took me back home to do my wedding. Getting undue pressure from my mother I got married with Sunita.

Although got married there is no decrease in my desire to visit different cities of India for work and ultimately I became Mumbaiwala.



He said in 2064 in India itself he knew for the first time that he has HIV. Just then he returned back home but didn't tell about this even to his wife and made unsafe sexual intercourse with her could have transmitted HIV to Sunita as well. I also used to feel unwell time and again but when I wanted to go for treatment my husband used to seem indifferent, her wife Sunita said. When I asked why you are not going for treatment, my husband said I didn't go because "other will know".

Through support from YES Nepal operated RAB program there is revolving fund mobilized among the group of infected people, DilBahadur knowing about this from social mobiliser of the program-Rajendra B.K. After knowing that like him other infected persons are also there he felt like falling from the sky and become very happy. Then there came sudden change in his internal fear from death and he along with his wife went to District Hospital Mangalsen. When the doctor said if he would take medicine regularly he can live normal life like before and then he started taking medicine. After check-up it is found her wife didn't have to take medicine. I gradually started recovering and in the initiative of social mobiliser Rajendra B.K. we get associated with VDC Helping Group, says DilBahadur.

Like other members of the Helping Group, husband and wife made understanding of taking loan from the revolving fund to buy buffalo, and adding the remaining amount in the loan of Rs 18,000 they bought buffalo. They started to keep one lot of milk in home and started another lot selling at shop. Through little income made from selling of milk and ghee they have already returned some amount of the revolving fund and little is left so far. The revolving fund has given me new life-hesolute and nowadays he advise other infected people that revolving fund can also be your friend. For the protection of this revolving fund we need helping hands, say DilBahadur.

### **3. 3 HIV Education for Safer Migration Programme, Achham**

#### **a. Background**

YES Nepal has been running HIV Education for Safer Migration Programme in Binayak, Chalsa and Kueka VDCs of Achham district with the financial support from FELM Nepal and in coordination with SansthaगतBikasSanjal. To bring improvement in the living standard of HIV

infected people has been the goal of this program while its objective are aware people of different age groups regarding harmful aspects of HIV, provide support for livelihood and manage the unsafe migration.

### **b. Completed Activities and Achievements**

Under this program, various trainings, home visits, revolving fund mobilization and holding of meetings and other like activities were conducted. In addition, blood test, financial support for CD4 and vegetable seeds were also distributed to infected people. From this, 1438 migrant workers, their family members and youth male and female got knowledge on HIV/AIDS. 612 students got informed about HIV/AIDS and sexual diseases. The meeting is being operated on a regular by all three Helping Groups. From this program, revolving fund of infected people amounting Rs.297000 is established and been in operation where there is participation of 54 individuals including 35 women. From this revolving fund a total of 34 infected people including 24 women have operated business for income generation. To provide support to revolving fund, contribution of Rs.21000 is also made from the VDC. Similarly, HCT and Sexual disease treatment camp operated in the VDC. 254 have took direct benefit while support has been made in medicine & treatment to 50 infected people. This year, 34 infected people were provided with vegetable seeds from which they been able to grow vegetable for their own consumption. This program has increased awareness in community people thereby decrease in the incidents of discrimination and accusations. As there is constant change of members in the group of migrant workers there is problems in running it effectively, and also as not all members of the group is able to read and write there are challenges in financial management of revolving fund.

### **One name role many**



Tika Bhandari, 34, is the resident of Kuika VDC ward no. 4. He has two sons and two daughters. Tika is third child of his parents. Tikasays, he in his early age had left the school and went different cities of India for work where he spent 17 years. After becoming HIV infected I didn't tell anybody about this but my health went on deteriorating when I found this program by YES Nepal raised much enthusiasm in me. Many things in my

mind like 'no matter what I do I will die now, it is because of my blunder mistake I became HIV infected/' used to trouble me a lot. To heal this mental trauma I got a lot of support from this program and staff members, he says.

His wife Bindra Bhandari stressing the same thing said "Before Tika did not speak anything to us and used to stay gazed alone. When this sister (facilitator) came, information provided by her proved to be good medicine for him". When he got affiliated to the group he took Rs.15000 for goat farming. So far he has sold goats of worth Rs.52000 while he still posses 5 goats in his farm. He has already returned back his loan to the group, and it has helped him to send his children to school. The formation of group helped him not just in income generation but also in medical treatment. In each meeting of the group discussion is done about 'who went to collect medicine, whodidn't bring, who is regularly taken medicine', this has given additional benefit to him.

Nowadays, I realized that for HIV infected person regular medicine and balanced diet is important. He has experience that avoiding bad habits and drugs could make life long and healthy. The most important thing he is happy about is that his wife is not HIV infected and he says that it is my prime duty to save her from contamination. As his wife started telling about measures to protect from HIV infection, he laughs with shyness.

### **3.4 Poverty Alleviation Program**

#### **a. Introduction**

YES in collaboration between Poverty Alleviation Fund (PAF) poverty alleviation program is running in Rishidaha, Kuskot, Hattikot, Thati, Podsadevi and Bhageshwor VDCs of Achham district. The program has targeted population below poverty line and back warded communities in terms of development. To fully involve poor people in the poverty alleviation process, Poverty Alleviation Fund in collaboration with YES Nepal has been running this program. The main objective of this program is to include poor, women, dalit, janajati and marginalized communities in different field and strengthen their capacity to enhance their income generation.

#### **b. Activities Completed and Achievement**

Under this programme different activities were done which include: sub-project (d1) development of community organizations, design/estimate of small infrastructure development, various training and meetings, etc. Similarly, activities like experience sharing seminars, program monitoring, coordination meeting of partner organization, district level yearly review, auditing of sub-projects and public hearing were conducted. Because of this through community organization for the start of different businesses for income generation Rs.27, 214,226 is invested for 2156 members. Similarly, from members who have taken loan RS.4,960,021 has already been collected back. In Rishidaha VDC for Role drinking water program, grant of Rs.1,661,387 is made from Poverty Alleviation Fund and community organizations have made labor contribution worth Rs.424,568. From this program 122 households have got facility of clean drinking water. Community organizations have been clearly maintaining financial record

of revolving fund. Till now in six VDCs where YES Nepal has operated its program 18 community organizations are in the process of registration.

### **If our group becomes stronger no need to visit bank or landlord**

Kalu Singh is of 35 years. He has family with six members. His house lies in darwatole, Thati VDC ward no. 6 which is 18 km away from Safebagar towards Bajura and also have to walk 3 hours. Before, source of his family income is just agriculture. His parent had died while he was small child and was brought up by uncle. There he used to work in the field and also had to look after cattle. Framing used to provide food for just five to six months while remaining six months has to be covered doing wage labor. He has to suffer a lot due to very weak financial condition of the family.



Before program of Poverty Alleviation Fund has started he used to do work of carpenter making wooden door and windows. After becoming member of Fulbari community organization located at Thati VDC ward no. 7, he received loan of Rs. 13,500 for income generation. In the same VDC now he has been running furniture industry in the name of Laxmi Wooden Industry. His business is slowly expanding. Schools, government offices and locals of Thati VDC use to buy or make table, chairs, wardrobe etc from or in his furniture industry. People of Rishidaha VDC also buy furniture from his industry. From this furniture industry he is managing his family related expenses. Daily he earns from Rs.500 up to Rs.10000. He has repaid his first loan taken from the community organization and has taken another loan. As I got loan easily from my own group I don't have to visit bank or landlord and this has made my work very easy, he says.

## **3.5 Farmer Business School**

### **a. Introduction**

YES Nepal with the financial support of ICCO Cooperation and in collaboration with Link Helvetas Swiss Inter-cooperation Nepal has run empowerment program of households undergoing seasonal migration in eight VDCs of Achham. The objective of this program is to enhance the income generation from agriculture based products through farmer Business School. In addition, providing support in marketing for business persons, organizing different activities for their capacity enhancement were carried out.

## **b. Major Activities and Achievements**

Under this programme selection of groups, baseline survey, farmer business School, meeting and interactions with different stakeholders were completed. Similarly, analysis of agriculture based yearly sell and income of farmers, technical support as well as group formation of people doing agro-vet was done. From this, 100 farmers after making business plans have been doing agri-business. All farmers making their business plans have made agreement with the local agro-vet and collectors for the purchase and sell of agricultural products. ParbatiSwar, member of Janalikut VDC group taking one ropani of land in lease have started commercial vegetable farming. Collection centers by organizing their annual general meeting have made their business plan. Because of this it is easy for farmers to regularly sell their vegetables. Also, Ghughurkot Collection Center and Cayalpata Collection Center have been associated with District Development Committee. This program has taught farmers involved in commercial vegetable farming that doing vegetable farming making seasonal plans can give more profit.

**Everybody joins hand seeing us doing business.**



Chandika Farmer Business School lies in Janalikut VDC ward no. 4. In this group there are 20 members. Before the start of Farmer Business School, members of this group used to do farming in traditional ways. The production made from that farming could support food for just 3-6 months. Two of the members used to sell little quantity of vegetables while other members of the group used to do vegetable farming just for their own consumptionsometimes. After Farmer Business School got started Yearly Business plan of farmers was developed because of which farmers started to produce their products as per the demand of the market. They made agreement to make purchase and sell of agricultural products at collection centers and buy materials from local agro vets. Seeing how members of farmer groups slowly becoming business persons, they started getting financial and technical support from Agriculture Service Center, VDC office, cooperatives and various other agencies. Nowadays, business farmers of that place are regularly producing different varieties of vegetables during winter and rainy seasons. Yearly each member is earning at least 10 to 60/70 thousands. As earning raised they are excited to start vegetable

farming by taking other's land in lease. This has eased them to cover their family expenses and make collective savings.

### **3.6 Sustainable Livelihood through Micro Enterprise Promotion Program**

#### **a. Introduction**

YES Nepal with the financial support of ICCO Cooperation has been running Sustainable Livelihood through Micro Enterprise Promotion program in 10 VDCs of Achham and Kailali. Through seven cooperatives of both districts this program is run for the economic promotion of deprived members. As per the agreement between cooperatives and YES Nepal, business persons who have taken loan last year have already paid back their loan. From this money Rs. 2,435,191 will be invested this year to new business persons in zero percent interest. Even after the contract period of ICCO Cooperation ends, based on the nature of this activity business person who have taken loan through cooperative could return after one year and once again that money in reinvested through cooperatives. Providing financial support to business person through cooperatives working at local level for the microenterprise promotion and bring progress in their livingstandard has been the main objective of this program.

#### **b. Completed Activities and Achievements**

As the period of partnership agreement done with the cooperatives last year has ended, new agreements have been done. For the reinvestment of the loan amount collected from business persons of the first year, new business person had been selected. Selected business persons were provided loan after giving them training and help develop business plan. In this period, facilitation is provided for starting new business and monitoring the business of old business persons and understanding their earning condition. From this, 19 in Kailali and 20 in Achham new business persons have started agriculture based businesses investing a total of Rs.2,435,191. There has been good relationship between cooperatives and business persons and this has increased number and faith of people applying for share in cooperative. In addition, there has been progress in account keeping of cooperative organizations. All old business persons have given continuity to their business, from which they have earned Rs.1,934,332. Similarly, new business persons have earned Rs.1,168,900.

### **3.7 Peace for Sustainable Development Program**

#### **a. Introduction**

With the financial support of FELM Nepal and in collaboration with SanthagatBikasSanjal, Peace for Sustainable Development Program has been running in Binayak VDC of Achham district. Making environment for reconciliation regarding small problems existing in the community, estrangement and issues of conflict through holding discussions among one another, and support for the peace process in the community is the main objective of this program.

## **b. Completed Activities and Achievements**

Under this program activities like VDC level meetings, formation of Peace Group, various trainings related with reconciliation and problem based discussions had been completed. Also, VDC level fest, construction of Peace Center as well as regular meetings with peace group had been done. Peace group has been formed of dalit and people with different capacity and following different religion based on social inclusion, in which there are 23 members including 17 women. Besides this, group members themselves are been able to settle small conflicts happening in the community. During this period, they have settled 26 issues and problems through discussions. In the food fest that was organized making participation of people from various castes and religions contain 213 people including 118 women. This has increased emotional intimacy and cooperation and remained helpful in decreasing discrimination between dalits and non-dalits. On the land made available by Binayak VDC office one Peace Center has been established. In that Peace Center it has become easy to conduct monthly meeting of peace committee and other communal work