

**SOCIO-ECONOMIC IMPACT OF VILLAGE DEVELOPMENT
PROGRAM: A CASE STUDY OF DANDABAZAR VILLAGE
DEVELOPMENT COMMITTEE OF DHANKUTA
DISTRICT, NEPAL**

A Thesis

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Requirements for the Degree of
MASTER OF ARTS
in **ECONOMICS**

By

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LETTER OF RECOMMENDATION

This thesis entitled "**SOCIO-ECONOMIC IMPACT OF VILLAGE DEVELOPMENT PROGRAM: A CASE STUDY OF DANDABAZAR VILLAGE DEVELOPMENT COMMITTEE OF DHANKUTA DISTRICT, NEPAL**" has been prepared by Mr. Keshav Kafle under my supervision. I hereby recommend this thesis for approval by the Thesis Committee as a partial fulfillment of the requirements for the Degree of MASTER OF ARTS in ECONOMICS.

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APPROVAL LETTER

We certify that this thesis entitled "**SOCIO-ECONOMIC IMPACT OF VILLAGE DEVELOPMENT PROGRAM: A CASE STUDY OF DANDABAZAR VILLAGE DEVELOPMENT COMMITTEE OF DHANKUTA DISTRICT, NEPAL**" submitted by Mr. Keshav Kafle to the Central Department of Economics, Faculty of Humanities and Social Sciences, Tribhuvan University, in partial fulfillment of the requirements for the Degree of MASTER OF ARTS in ECONOMICS has been found satisfactory in scope and quality. Therefore, we accept this thesis as a part of the said degree.

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It is my great pleasure to submit this thesis on "**SOCIO-ECONOMIC IMPACT OF VILLAGE DEVELOPMENT PROGRAM: A CASE STUDY OF DANDABAZAR VDC, DHANKUTA DISTRICT, NEPAL**" in the present form. This thesis aims to throw light on the Socio-economic impact of Village Development Program at local people.

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CONTENTS

LETTER OF RECOMMENDATION	ii
APPROVAL LETTER	iii
ACKNOWLEDGEMENT	iv
CONTENTS	v
LIST OF TABLES	ix
LIST OF FIGURES	xi
ABBREVIATION	xii
LIST OF ILLUSTRATIONS	xvi

CHAPTER-1 INTRODUCTION 1-14

1.1 Background	1
1.2 Village Development Program	3
1.2.1 Main Activities of VDP	4
1.2.2 Program Strategy	5
1.2.3 Objectives of Village Development Program	5
1.2.4 VDP through Social Mobilization	6
1.3 Rationale of UNDP-Financed Project	8
1.4 Program Execution	8
1.4.1 Amelioration of National Policy Framework	8
1.5 Statement of the Problem	9
1.6 Objectives of the Program	11
1.7 Scope and Limitation of the Program	11
1.8 Organization of the Study	11

CHAPTER-II LITERATURE REVIEW 15-38

2.1 Review of Literature on Rural Development Theories	15
2.1.1 Gateway Model	15
2.2 Spatial Development Models	16

2.2.1 Growth Centre/Growth Pole Concept	16
2.2.2 Agropolitan Model	18
2.2.3 Integrated Rural Development Program	18
2.3 Rural Development Programs in Nepal	19
2.3.1 Tribhuvan Village Development Program	19
2.3.2 Decentralization for Development Program	20
2.3.3 The District Administration Plan	21
2.3.4 Small Area Development Program (SADP)	21
2.3.5 The Integrated Panchayat Development Design	21
2.3.6 Integrated Rural Development Projects	22
2.3.7 Small Farmer Development Program	22
2.3.8 Community Forestry Development Project	24
2.3.9 Poverty and the Constitution of Kingdom of Nepal, 1990	24
2.3.10 Development Budget for Rural Self-help	25
2.3.11 Build Your Village Yourself (BYVY)	26
2.3.12 Village Development and Self-reliance Program	26
2.3.13 Integrated Peace and Development Program (IPDP)	26
2.3.14 Studies on Village Development Program	30
2.4 Reviews on Micro Credit	34
2.4.1 Production Credit for Rural Women (PCRW)	35
2.4.2 Micro-Credit Projects for Women (MCPW)	36
2.4.3 Intensive Banking Program (IBP)	37
2.4.4 Grameen Bikas Banks	37
2.4.5 Rural Credit Review Study	38

CHAPTER-III METHOD OF STUDY 39-43

3.1 Conceptual Framework	39
3.2 Sampling Design	40
3.3 Data Collection	41
3.4 Techniques of Data Analysis	41
3.5 Impact Indicators	41

CHAPTER-IV	PHYSICAL AND SOCIO-ECONOMIC	
	SITUATION	44-55
4.1	Introduction	44
4.2	Land Use	45
4.3	Food Sufficiency	45
4.4	Population	47
4.5	Population by Indigenous and Ethnic Groups	49
4.6	Population Distribution by Age Group	50
4.7	Public Services and Facilities	51
4.7.1	Health	51
4.7.2	Veterinary Service	52
4.7.3	Market Facility	53
4.7.4	NGOs	53
4.7.5	Cooperatives	53
4.7.6	Electricity, Communication and Road	53
4.8	Vegetable and Livestock	54
4.9	Literacy and Education	54
4.10	Introduction of VDP	54
CHAPTER-V	PRESENTATION AND ANALYSIS OF DATA	56-111
5. 1	Organization and Management	56
5.1.1	Linkage of National Program with Support Program	56
5.1.2	Group Formation and Group Dynamism	58
5.1.2.1	Need of Group	59
5.1.2.2	Group Formation	60
5.1.2.3	Basis of Leadership Selection	61
5.1.2.4	Graduation of Groups	62
5.1.2.5	Group Meeting	62
5.1.2.6	Enterprises Development	65
5.1.2.7	Linkage for Self-reliant Development	66
5.1.2.8	Institutionalization and Internalization of VDP	66

5.2. Assessment of Socio-Economic Impact of VDP	70
5.2.1 Comparison on General Economic Indicators	70
5.2.2 Household Indicators	72
5.2.3 Technological Diversification Indicators	75
5.2.4 Social Indicators	81
5.2.5 Target Group Indicators	86
5.2.5.1 Training	87
5.2.6 Women Empowerment Indicators	90
5.2.6.1 Participation on Domestic Activities and Farm Management Decision Making Process	90
5.2.6.2 Genders Involvement in Local Market Economy	92
5.2.6.3 Change in Social Status of Women Beneficiaries in the HH and Community Level	95
5.3 Sustainability of the Program at Local Level	97
5.3.1 Community Development Activities- A Cause for Group Solidarity	97
5.3.2 Sectoral Distribution of Credit Disbursed	99
5.3.3 No. of Loan Cycles	102
5.3.4 Size of Loan Received	104
5.3.5 Loan Operation	104
5.3.6 Local Development Fund	105
5.3.7 Group Decision Making Process	107

CHAPTER-VI	SUMMARY, CONCLUSION AND RECOMMENDATION	112-119
6.1	Summary and Conclusion	112
6.2	Recommendations	115
APPENDIXES		120-154
REFERENCES		155-158

LIST OF TABLES

	<u>Table</u>	<u>Page</u>
Table 1	Land Use Pattern	45
Table 2	Status of Food Sufficiency	46
Table 3	Population Distribution by Sex	47
Table 4	Population Distribution by Caste	48
Table 5	Population Distribution by Religion	49
Table 6	Population by Indigenous and Ethnic Group	50
Table 7	Population Distribution by Age Group	51
Table 8	Reasons for Group Formation	59
Table 9	Classification of Members of CBOs	61
Table 10	No. of Group Meeting	63
Table 11	Rate of Participation of Members	64
Table 12	Knowledge and Function of VDP	68
Table 13	Change in General Economic Indicators	71
Table 14	Change in HH Indicators	73
Table 15	Comparison on Farm Practice, Improved Livestock and Means of Communication	76
Table 16	Comparison on Machine and Equipments	78
Table 17	Comparison on Use of Fuels, Oven and Lights	80
Table 18	Comparison on Banking Habit, Source of Borrowing and Insurances	82

Table 19	Comparison on Toilet, Structure of House and Source of Drinking Water	85
Table 20	Target Group Indicators	87
Table 21	Training Comparison	88
Table 22	No. of Training Received	89
Table 23	Household Decision Making	91
Table 24	Involvement in Local Market Economy Decision Making	93
Table 25	Participation in Major Community Development Activities	98
Table 26	Sectoral Distributions of Loan	100
Table 27	Number of Loan Cycles	102
Table 28	Size of Loan Received	104
Table 29	Level of Involvement in Group Decision-Making	108
Table 30	Sectoral Investment in CD Activities	109
Table 31	Economic Fund Status	111

LIST OF FIGURES

	<u>Figures</u>	<u>Page</u>
Figure 1	VDP through Social Mobilization	7
Figure 2	Dendritic Gateway Market System	16
Figure 3	Status of Food Sufficiency and Percentage of HH	47
Figure 4	Population Distributions by Religion	49
Figure 5	Population Distribution by Ethnic Group	50
Figure 6	Linkage of National Program	58
Figure 7	Modality of Organizational Development	70
Figure 8	Socio- Economic Impact of VDP	96
Figure 9	Participation in Major Communities Development Activities	99
Figure 10	Sectoral Participation of Beneficiaries	101
Figure 11	Percentage Distribution of Loan Cycle	103
Figure 12	Input Output Model of LTF	106

ABBREVIATION

ADB	=	Asian Development Bank
ADB/N	=	Agricultural Development Bank of Nepal
AHW	=	Auxiliary Health Worker
AI	=	Artificial Insemination
ANM	=	Auxiliary Nurse Midwife
BWP	=	Banking With Poor
BYVY	=	Build Your Village Yourself
CBO	=	Community Based Organization
CBS	=	Central Bureau of Statistics
CC	=	Credit Capital
CD	=	Community Development
CDO	=	Chief District Officer
CEDA	=	Centre for Economic Development and Administration
CMC	=	Chairman Manager Conference
CO	=	Community Organization
CPNUML	=	Communist Party of Nepal United Marxist and Leninist
DDC	=	District Development Committee
DIMC	=	Decentralization Implementation Monitoring Committee
DIP	=	Decentralization Implementation Plan
DLGSP	=	Decentralized Local Governance Support Program
DMC	=	District Management Committee

DSP	=	Decentralization Support project
DWS	=	Drinking Water Supply
EAP	=	Economically Active Population
FCHV	=	Female Community Health Volunteers
FFW	=	Food For Work
FSS	=	Financial Social Status
FY	=	Fiscal Year
GIS	=	Geographic Information System
GoN	=	Government of Nepal
GTZ	=	German Technical Cooperation
HA	=	Health Assistant
HDI	=	Human Development Index
HH	=	Household
HIB	=	Haemophilus Influenza B
HPI	=	Human poverty Index
IBP	=	Intensive Banking Program
IGA	=	Income Generating Activities
ILO	=	International Labor Organization
I/NGO	=	International/Non-government Organization
IPDP	=	Integrated Peace and Development Program
IRDP	=	Integrate Rural Development Program
Kg	=	Kilogram
LA	=	Local Authorities

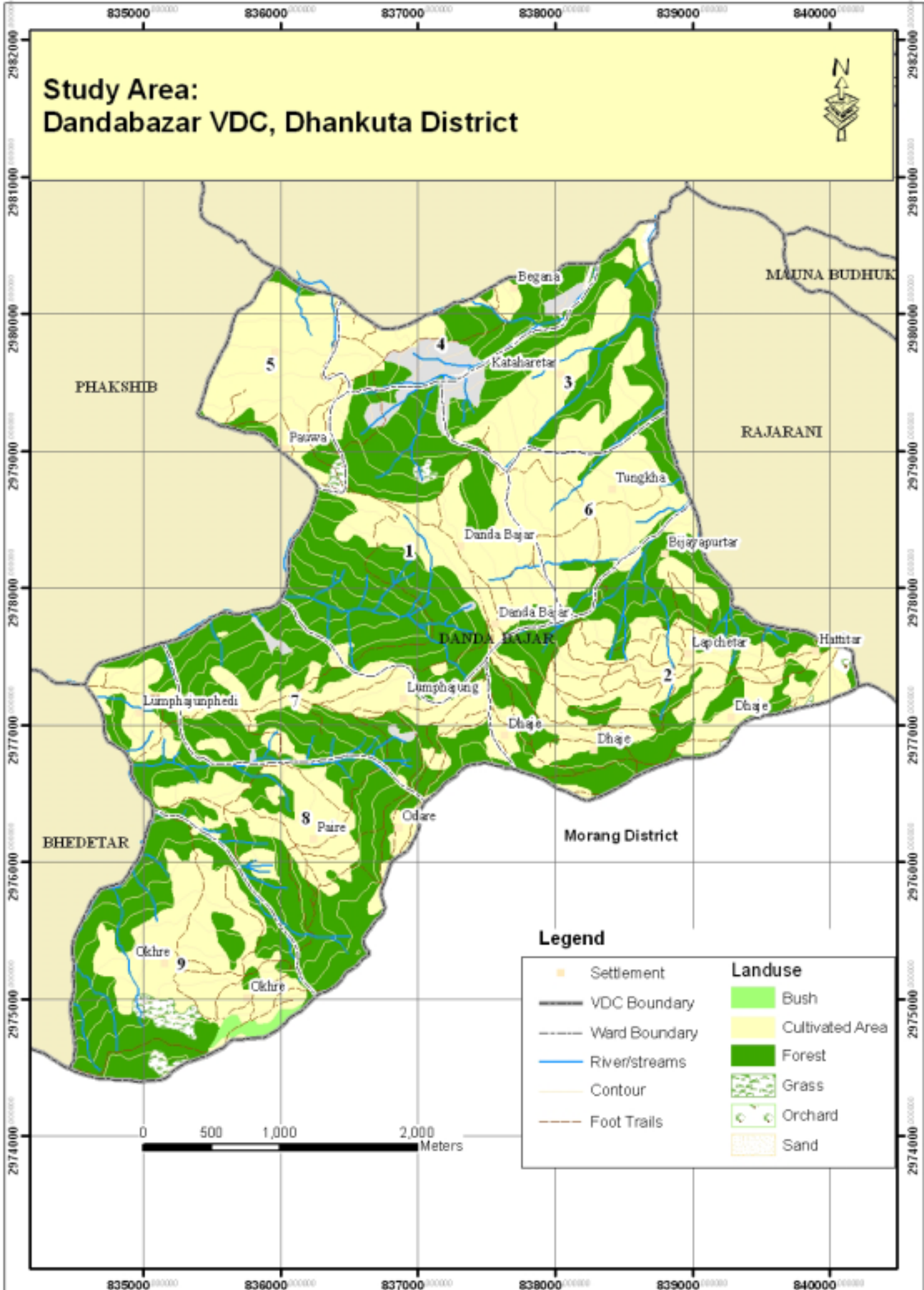
LAB	=	Laboratory
LDF	=	Local Development Fund
LDO	=	Local Development Officer
LGCDP	=	Local Governance Community Development Program
LGP	=	Local Governance Programme
LGSP	=	Local Government Support Program
LSGA	=	Local Self-Governance Act
LTF	=	Local Trust Fund
MBBS	=	Bachelor of Medicine and Bachelor of Surgery
MCPW	=	Micro Credit Projects for Women
M & E	=	Monitoring and Evaluation
MLD	=	Ministry of Local Development
M & O	=	Management and Organization
MOF	=	Ministry of Finance
Mt.	=	Mount
No.	=	Number
NORAD	=	Norwegian Aid
NPC/S	=	National planning Commission/Secretariat
NRB	=	Nepal Rastra Bank
OD	=	Organization Development
PARDEP	=	Poverty Alleviation and Rural Development Program
PCRW	=	Production Credit for Rural Women
PDDP	=	Participatory District Development Program

PHC	=	Primary Health Center
REDP	=	Rural Electrification Development program
RFMDF	=	Rural Financial Markets Development Fund
SADP	=	Small Area Development Program
SAP	=	Structural Adjustment Program
SFDP	=	Small Farmer Development Program
SGF	=	Seed Grant Fund
SLC	=	School Leaving Certificate
SOLVE	=	Society of Local Volunteers Efforts
TB	=	Tuberculosis
TDI	=	Technological Diversification Indicator
UN	=	United Nations
UNDP	=	United National Development Program
UNICEF	=	United Nations International Children Emergency Fund
USA	=	United States of America
VDC	=	Village Development Committee
VDP	=	Village Development Program
VHW	=	Village Health Worker
WB	=	World Bank
WDD	=	Women Development Division
WDO	=	Women Development Office

Location Map of Study Area: Dhankuta District, Dandabazar VDC



Study Area: Dandabazar VDC, Dhankuta District



Legend

	Settlement		Bush
	VDC Boundary		Cultivated Area
	Ward Boundary		Forest
	River/streams		Grass
	Contour		Orchard
	Foot Trails		Sand

CBOs' Meeting Organized by Mr. Keshav Kafle at Dandabazar VDC on 20th Chaitra, 2066.



CHAPTER I

INTRODUCTION

1.1 Background

Sharma states, “Nepal as a nation state has a history of more than 3,000 years. It ranks seventeenth among the old states in the world” (Sharma, 2004, p.141). Nepal is an independent country situated on the southern slopes of the mid Himalayas. According to the census of 2001 the population of Nepal is 23 million in the area 1,47,181 square km stretching over a length of 885 km (east-west), and a width of 145 to 241 km and average 193 km (north-south). Sharma is quoted as saying:

“...It is split into three zones; namely, hill, mountain, and terai. The altitude of the Himalayan range (includes 35 percent of the land area where 7.3 percent of the population lives) varies between 4,877-8,848 meters. This range includes the top mountains like Mt Everest and Kanchanjanga which are, respectively, the first and third highest peak in the world. The range covers many such beautiful mountains, which have been the perpetual source of river flows, spring water and snowfalls. The economic viability of this zone is explicitly demonstrated when attraction is provided to tourists and wildlife, and impetus for growth is given to; agriculture and healthy manpower supply. The hilly region covers 42 percent land area where 46 percent of population resides. Its height ranges between 610-4,877 meters. This range includes many valleys, green forests and fertile lands because of which the population density of this zone is high. It is a land scarce region, and, hence intensive farming practice prevails here. This region is rich in vegetation and cultural diversities and is suitable for cultivation, trekking and tourism. The terai region covers 23 percent land area where 46.7 percent of population resides. The terai region is conceded as the most viable region for cultivation and therefore, is a granary for the country. It is also rich in biodiversity and cultural heritage. Lumbini, the birthplace of Lord Buddha, is a renowned place for tourism. There are a number of national parks in this range. Human resource position in Nepal is considering adequate that Nepal gets remittances to the tune of almost one billion dollars (informally estimated)” (Sharma, 2004, p.142). Despite the riches we have, the country still is underdeveloped.

Development is prime concern of three-fourth of world population and is more talked and less solved issue. Development is a multidimensional process involving social, cultural and economic change. Thus, in enhancing gradual amelioration of mass population, Developing countries have experienced it for about 50 years. But in the lapse of time, the philosophy as well as agents of development, in the process of development have found in flux. Economic development alone used to govern the holistic concept of development in the initial period of development administration. But the experience of developing countries and the conclusions drawn by development economists showed insufficiency of economic development and shed light on the concept of all-round development; it includes economic, social, cultural and humanitarian concepts (Todaro, 2000, p.9)

Bongartz and Dahal states, "The sixties unfolded the concepts of economic nationalism for developing countries, which, in essence meant an economy geared towards self-reliant, inward-oriented, socially redistribute and import-substituting industrialization. In the first development decade—the 1960s—and in the beginning of the second development decade—the 1970s—more and more critical voices over the suitability of development programs and projects currently being undertaken were raised during discussions. The discussions concerned with the theory and practice of development. Those programs were based on the belief in an evolutionary process of development with the developing countries having to pass through fixed stages of economic growth until they reached “take off” phase. In the Third UN development decade of 1980s, development did not show positive signs. The decade is also described as the lost decade owing to a greater misery of the people in developing countries despite a number of development programs. Development thinkers quickly realized the importance of socially and geographically balanced development of human and physical resources as vital to economic development" (Bongartz and Dahal, 1992, p.2)

Development theorists and practitioners working with NGOs were concerned the dilemma about what to do with the widening gap between very few rich and majority of poor. They started to systematically discuss alternative development strategies, such as the integrated development approach, the basic need approach,

community participation, self-help approach and self-reliance for improving the living conditions of the poor.

Over the last few years, civil society forces, particularly the NGOs, the UN development agencies, co-operatives, consumer associations, and the western agencies have started to implement and later to support development projects based on these concepts. As changes in the world economy was felt due to rise in oil prices and the weakening of Breton-woods system, new classical theories began to dominate the development debate in 1970s. Consequently developing countries were transformed into market economies.

Criticizing the past development approach Coombs writes, "The mistaken assumption that underlies many top-down programs is that villagers, because they are illiterate, are unintelligent and must be treated like children. Hence the message devised from experts at higher echelons often tends to talk down to the rural people, telling them what is good for them (without really explaining why) and urging them to abandon various traditional practices in favor of innovative ones the experts consider better. But in reality most rural people, far from being stupid, have acquired considerable wisdom through years of struggling for survival."(Coombs, 1980, p.78)

It is, indeed, believed that way of development developing countries should follow is to be based on more decentralization and more equity. People's participation in social, economic, political and cultural affairs is a means by which people directly legislate plans in this area and apply their energy to accomplish intended development goals. Participatory development effort calls for communities, interest groups and pressure groups and internalizes their effort in development scheme.

Midgley says, "Participation strengthens the capacities of individuals and communities to mobilize and help themselves. In this way, dependence on the state is minimized and ordinary people rediscover their potential for co-operation and mutual endeavor"(Midgley, 1986, p.67)

1.2 Village Development Program

Decentralized Local Governance Support Program is a major program supporting decentralization, capacity building and social mobilization. DLGSP with

its reach spread in 60 districts and 662 VDCs of the country have played an extremely important role in supporting the goal of poverty reduction strategy adopted by its two main components of capacity building and social mobilization (Sharma, 2003, p.3)

Village Development Program was initiated in 1992 as a model of people centered development approach to improve livelihoods at household level. It focuses on people-centered development for poverty reduction by mobilizing the communities into self-governing, broad-based and multipurpose community organization (COs). Its main thrust is on improving living condition of Household (HH) at the settlement level through an effective use of concepts and principles of social mobilization. COs enhance their capacities to effectively plan and manage participatory development to boost up their income.

1.2.1 Main Activities of VDP

Human Resource Development: Skill enhancement for improvement in delivery of services, production level and participatory development planning are encouraged.

Productive Physical Infrastructure: There is provision of one time investment in organization. It is in the form of small grant, this grant is provided to community organizations (COs) for developing physical infrastructures based on productivity, equity and sustainability.

Enterprise Development: The program has been encouraging COs members to scale up their current enterprises or taken up a new enterprise to raise income.

Linkage Development: The program activities are implemented in collaboration with various government, non-government and line agencies of Dhankuta districts.

Empowerment and Participation: The program activities has been encouraging COs members to empowerment in social status & participation on social works & activities.

1.2.2 Program Strategy

The VDP is based on the three principles of social mobilization, i.e. organizing, saving and skill. These are called "three Mulmantra" of VDP. On the basis of these principles people organize into COs, save regularly on the basis of month or week, receive training and ultimately involve in decision making process actively. The program aims at improving:

service delivery in the community.

socio-economic status of the households.

participatory development planning.

1.2.3 Objectives of the VDP

The Village Development Program seeks to empower people at the settlement and village level to take increasingly greater control over their own development and to enhance their capacities to mobilize and channel resources for poverty reduction. It works simultaneously at three levels:

At micro level: the program supports improvement of governance system and social empowerment process at village development committee and settlement levels through the creation of self-governing and self-sustaining community organizations for an impact on poverty alleviation. It helps to strengthen VDC institutional capacities and strengthening the interfacing with DDCs, civil society organizations, NGO/INGOs, and line agencies through Village Development Programme.

At meso level: the program provides support for the strengthening of development programming and management capabilities of DDCs through Capacity Development Programme.

At macro level: the program supports Ministry of Local Development (MLD) and National Planning Commission to formulate macro-policies that reflect and support local development initiatives.

The government's Tenth plan incorporates Local Development Fund (LDF) as an institutional mechanism under DDCs to gradually implement social mobilization

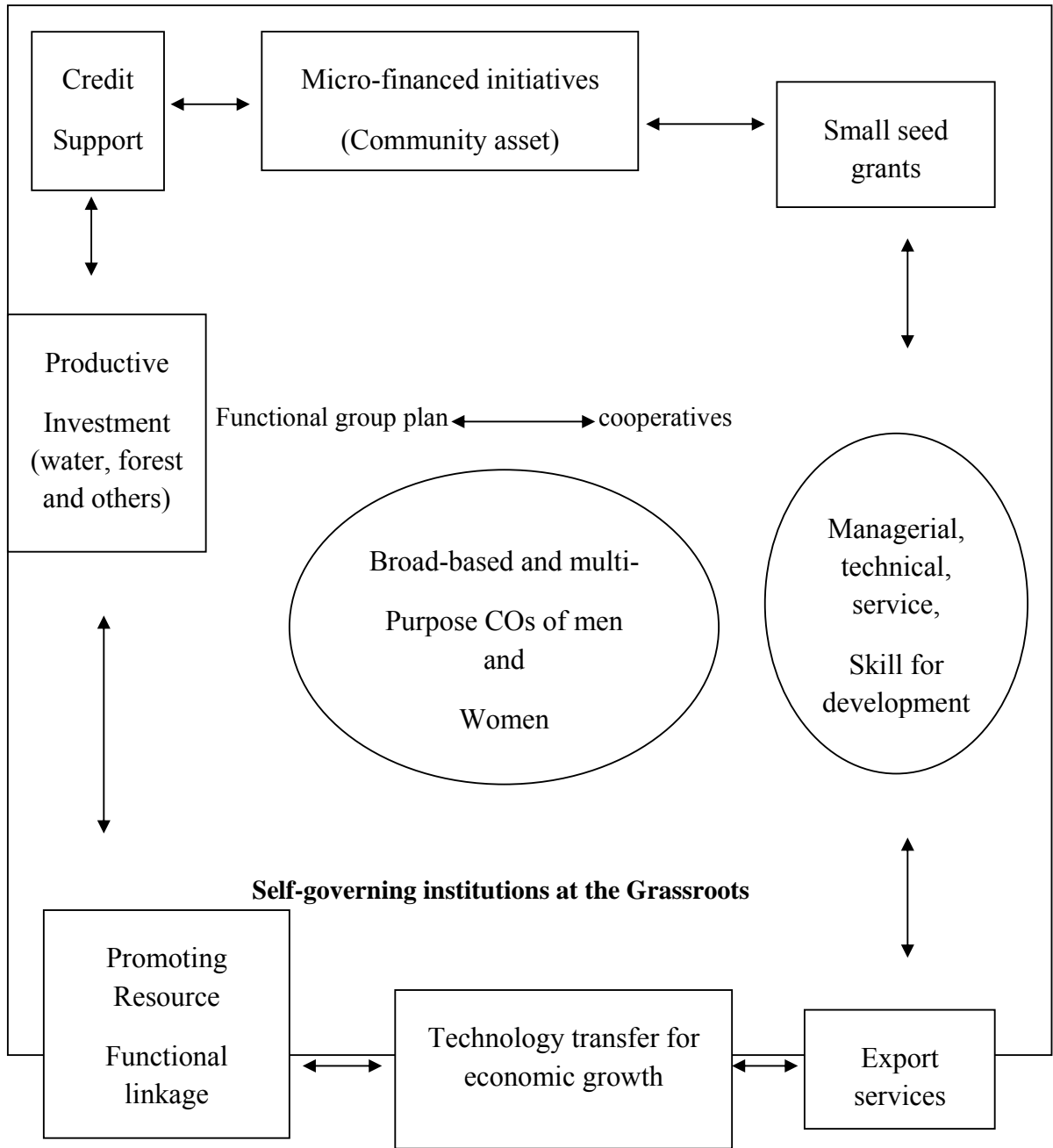
and transformation process for poverty alleviation in all the villages. This has been possible through the success achieved at grassroots by Village Development Program and through policy inputs at the central level.

Local development programs are oriented toward social, economic and institutional and physical infrastructure development by mobilizing local means, resources, and capacity in fulfilling people's basic needs, periodic District Development plans have been formulated in 52 districts, and District Transport Master Plan has been formulated in 74 districts. (3 years Interim plan 2064-67)

1.2.4 VDP Through Social Mobilization

Linking organized communities of both men and women to the local development process through enhanced local self-governance system for poverty alleviation initiatives is the main motto of VDP.

Figure 1: VDP Through Social Mobilization



Source: LGP-PDDP Report 2003: 27

1.3 Rationale of UNDP-Financed Project

The program has been known as one of the most successful program to alleviate rural poverty by raising socio-economic status of local people. However, it is highly desirable for the project management to know whether outputs have been delivered in time, and effects and impacts have been produced as anticipated. Thus, the timely flow of information helps the program management to detect upcoming problems so that correction could be made in time. For the program management to be efficient, it is compulsory to have strong database and reporting procedures at different levels of program.

1.4 Program Execution

MLD executes the program. COs have access to seed grant for increasing productivity, improving infrastructure and enhancing COs resource management capacity. The seed grant is matched with cost-sharing contributions from DDCs, VDC, and COs. DDCs, and VDCs provide fund for prioritized small-scale projects.

1.4.1 Amelioration of National Policy Framework: Way to Decentralization

Nepal has experimented with different forms of decentralization ranging from delegation to devolution of authority. The exercise of forming commission about decentralization hasn't been yet succeeded to formulate appropriate policy conclusions. But the constitution of the kingdom of Nepal 1990 envisages decentralization as the cardinal plank of democratic constitutional framework. The directive principles and policies of the state underlies that the chief responsibility of the state shall be to maintain conditions suitable to the enjoyment of the fruits of democracy through wider participation of the people in the governance of the country and by way of decentralization (constitution of kingdom of Nepal, 1990). The overreaching goals of decentralized governance in Nepal are to strengthen pluralist democracy and poverty reduction. Local self Governance Act, recommended on 1996 by Decentralization Co-ordination Committee, provides VDCs, Municipalities and DDCs greater political and financial powers to lead, facilitate and manage local self-governance act and participatory development. LGSA-1999 is based on a number of important lessons and experiences. These include the participatory planning, information and database system including the increased use of local information and

village based development experts. The concept, methods of application of program, and processes are supporting capacity building of local bodies. The enactment of LSGA-1999 is the cornerstone for the progress of VDP, but amendment of the very act now has become urgent from the theoretical as well as behavioral point of view.

1.5 Statement of the Problem

Despite the completion of five decade of development planning we could not reduce poverty. Poverty in Nepal is widespread; segments of the poor are hard-core and large area of the country lack the most basic infrastructure. Moreover, after the public movement 2006, the presence of the government for peace is felt by the people all over the country. Some basic infrastructures are rebuilt at grassroots level as a symbol of development now.

After the restoration of democracy in 1990, the successive government emphasized on liberal economy by leaps and bounce; but poverty could not be alleviated. Growth rate increased substantially at the initial period but could not sustain for long, liberalization influenced the city people and alleviate the poverty to some extent in urban area but the problem remained as it was, in the villages. Inequality became intense, unemployment increased and poverty remained a daunting problem.

According to survey data, over 90 percent of the poor live in rural area. When ecological zones are compared, poverty in both Terai and central Hills is close to the national average. But poverty in the mountain region is much higher-56 percent (NPC, 2003, p.43)

HDI for urban areas (0.630) far outstrips that for rural areas (0.482), thus in average 0.509. Gender-based disparities as well cover some variables that can explain poverty, not only this but caste/ethnicity differentiation severely influences the poor (UNDP, 2009, p.34)

The poverty in Nepal has remained severe mainly due to low productivity of land owned by small farmers and lack of alternative employment for them. The poorer households in rural economy are severely handicapped than others, because the median landholding of the bottom 25 percent of households is only 0.51ha, within

that, the position of ploughed land suitable for growing rice is only about 37 percent, moreover year round irrigation facility covers only about 11 percent of the land. The poor people often use traditional inputs and get victim of local landlord and sahu when they need credit. The low literacy rate, tradition-bound culture and lack of information or institutional help, the poverty simply remains acute in rural area. The growth of agriculture is stagnant for last 10 years (NPC, 2003, P.38)

Sharma states,"Government policy is India-centric due to Nepal's 1950 treaty with India, so every macroeconomic policy-monetary, fiscal, trade, labor, investment, exchange rate, price etc. is to be viewed on policy chosen by India, together with feudal legacy on all fronts. Nepal has failed to achieve the planned objectives of poverty reduction, higher growth rate, satisfactory level of employment, favorable balance of payment. Nepal's chronic problems at this juncture are poverty (42 percent of the population is below poverty line), under-employment (50 percent of the labor force) and unemployment (14 percent of the labor force growing by 300 thousand a year." (Sharma, 2004, p.144)

Dandabazar VDC also reflects the condition of the country. Moreover, the economic status is highly skewed in favor of handful of people. Lack of off-farm employment opportunity, bad traditions, illiteracy, ill health, small and marginal land holdings and low productivity are perpetuating poverty in Nepal and particularly in the area. To avoid the acute poverty, at least living standard should be improved, and to improve the living standard, economic activities must take a progressive course.

The present study is an effort to assess the socio-economic impact of Village Development Program initiated by UNDP. Now, UNDP has handed over the programme to the government of Nepal under Local Development Ministry since 2008. Without a detail and sincere study of socio-economic impact, we can't assess the sustainability, women empowerment, and group dynamism of the program. The study will confine to the following issues:

What is Village Development Program & what is it for?

Are local people getting any economic benefits?

What is the social impact of the program?

What is the perception of the program to local people?

What is the management system of the program?

Does program seem sustainable?

What is about group dynamism of the program?

What is about the participation of women in the programme?

Therefore, the study will continue mainly on answering these above mentioned questions.

1.6 Objectives of the Study

General objectives of the study are to assess the overall performance of Village Development Program in Dandabazar VDC, Dhankuta. However the specific objectives of the study are:

1. To examine the socio-economic impact of Village Development Program.
2. To assess the sustainability of VDP at the local level.
3. To examine the participation and empowerment status of women in the program.
4. To measure for the effective management of the program

1.7 Scope and Limitation of the Program

The VDP has launched in 10 VDCs of Dhankuta district; the Dandabazar VDC can't represent the socio-economic condition of the district truly. Though there are various programs launched, the study only covers impact study only due to the VDP in Dandabazar VDC.

The study has taken 2 months duration from February 2010 to April 2010.

1.8 Organization of the Study

The study has been organized into six chapters, each devoted to some aspects of Village Development Program in Dandabazar Village Development Committee. The titles of each of these chapters are as follows:

Chapter-one:	Introduction
Chapter-two:	Literature Review
Chapter-three:	Methodology of Study
Chapter-four:	Physical and Socio-Economic Status of Study Area.
Chapter-five:	Data Presentation and Analysis
Chapter-six:	Summary, Conclusions and Recommendations

The rationale behind this kind of organization is to follow a simple research methodology. The contents of each of the chapters of this study are briefly mentioned here.

Chapter-one contains the introductory part. As already mentioned this chapter describes the major issues to be investigated along with the research problems and objectives of the study. It includes the background information, Village Development Program, its initiation in Nepal, coverage, present status of the program; objectives, rationale of UNDP-financed and later handover project, and observe the National Policy Framework: a way to decentralization.

Chapter-two is devoted to theoretical analysis and brief review of related and pertinent literature available. It includes the three kinds of studies-theoretical rural/village development models, different kinds of rural development model implemented in Nepal since 1950s and micro credit directed to uplift the rural poor. Initially, it discusses briefly about Gateway model to rural development, Agro-politician model and Integrated Rural development program. Secondly, it includes, in brief, the program and projects launched from Tribhuvan Village Development Model-through Panchayat Rural Development Model, Decentralization Model, District Administration Plan, Small Area Development Program, The Integrated Rural Development Project, and Small Farmers Development Program -to the program launched in the current tenth plan for rural development. Thirdly, it includes about micro-credit directed to benefit the poor. It includes production credit for rural women, micro credit project for women, Intensive Banking program, and Grameen Bikas Bank etc. Lastly, it includes the study and research done by concerned

institution and experts. It contains the CEDA's publication, unpublished dissertation for masters and DLGSP reports. Hereby, I progress my research on the objectives stated in the introductory part.

Chapter-three describes the research methodology of the study. Conceptual framework follows the title. Basic impact indicators that are stated by Prof. Dr. Sharma in *Economic Journal of Nepal*, 1992 to assess the socio-economic impact of planning in local level are stated here. This chapter deals with the description of nature and sources of data, sampling technique, statistical tools and techniques.

Chapter-four deals with presentation of physical and socio-economic status of Dandabazar VDC. It includes physical location, cultural and environmental status, implementation status of VDP of the study area and the status & role of the Community Based Organizations through women participation in the society.

Chapter-five deals with presentation and analysis of data. At first, the analysis about the effective management of the program in Dandabazar VDC is described. It contains how properly manpower, money, material and information are utilized. It includes about the formation of group, leadership selection, group dynamism, optimum utilization of resources, participation of woman on organization and activities, the decentralization policy of the government and its implementation.

Secondly, it explains about the difference between 2055 and 2066 in socio-economic status of the local people in terms of HH Indicators, Technological Diversification Indicator, Social Indicators, Target Group Indicators, Capacity building Indicators and women participation in HH Decision making and leadership in CBOs. Thirdly, it states the factors that influence the sustainability of the program. Group Decision making includes collective identification of income generating activities, preparation of group investment plans, involvement in community development activities, mobilizing resources, repayment of loans, and acquiring services. Again, the extent of involvement is explained differentiating into less active, moderately active and quite active. Moreover the independent (selected) variables are explained and they include educational attainment, number of loan cycle received, size of loan received, labor contribution in community development activities, contribution in-group saving, trend in asset formation, outstanding and overdue of

loans, loan purpose (utility), number of group meeting held, and empowerment of women for leadership.

Chapter-six states summary, conclusions and recommendation of the research study. This chapter presents the major findings, problems and prospects of the program. It also offers the several avenues for future research. The appendices and references are incorporated at the end of the chapter.

CHAPTER-II

LITERATURE REVIEW

This chapter is based on the theories on rural development, poverty eradication, and rural-urban linkage and tries to explore them in short. The programs and projects examine that they were implemented for local development in Nepal. Every five-year plan observes to know their contribution to uplift the poor. Moreover, through the theses/dissertations about the impact study of Village Development Program, thus, creating rationale of present study. The source of study is based on available reports, manuals, workshops, proceedings, and research papers.

2.1 Review of Literature on Rural Development Theories

2.1.1 Gateway Model

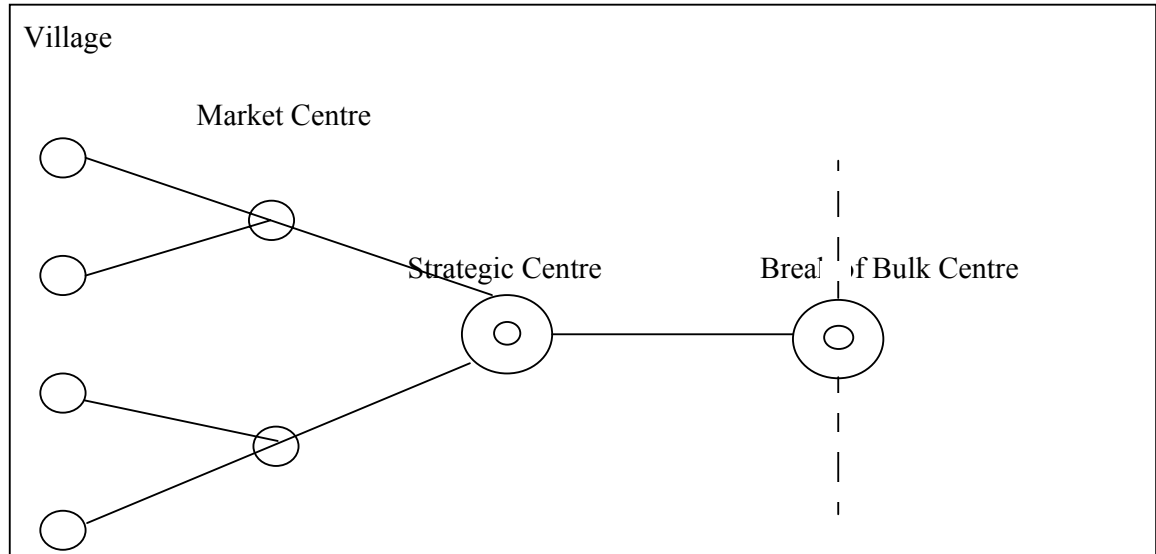
The gateway model propounded by Burghardt (1971) and Hirth (1978) provides a framework about evolution of town and their associate hinterland. The fundamental features of gateway center are their strategic location, which is usually located at the entrance to an extended hinterland.

The gateway centers tend to make a connection between hinterland and national core. Such centers often develop as transport centers in the contact zones between areas of differing intensities or types of production. Functionally, gateway towns tend to develop in response to long distance trade or the setting of sparsely populated frontier areas. These towns derive advantage from heterogeneous productive regions, differential distribution of natural resources and population.

A gateway centre is connected by transport lines that radiate from the centre outward usually in one direction to connect individual centers along the lines of communication (Pradhan, 2003). In terms of relative importance of break-of-bulk locations, a hierarchy of gateway centers such as secondary and tertiary may develop along the lines of transport linkage. Such term of hierarchy of gateway centers may be called as dendritic market network (in figure-2). Such hierarchy of market network tends to occur particularly in the region characterized by underdeveloped economic region. In case of extensive and productive hinterlands, many large central places may eventually develop and displace the gateway centre system. Messersehmidi (1980)

has elucidated the utility of the gateway model in understanding the process of growth and change in market town in Central-Western Nepal.

Figure 2: Dendrite Gateway Market System



The model emphasizes on physical infrastructure and this induces other agents of development.

2.2 Spatial Development Models

The spatial development model concerns with the identification of a set of dynamic focal points or growth centers, which can generate development at centers as well as local areas. A focal point within the predominant rural area is the location of its main traditional commercial centre.

Several spatial or regional development models have been developed during the past decades. The basic purpose of these models is to operationally the effective and balanced relationship between urban and rural areas.

2.2.1 Growth Centre/Growth Pole Concept

The growth centre concept assumes development of a region as a function of national economic development. The proponent of growth pole concept is that regional growth is promoted mainly by the capacity of a region to produce goods and services demanded by markets located outside the region. It is through such exports that financial capital flows into the region. This is the export-based regional growth

concept. Success of the export-based economy is usually the determining factor in the rate of growth of regions. As the inflow of income increases, the aggregate demand increases and it takes the continuous upward direction. The main conclusion of growth pole concept is that economic progress does not appear everywhere at the same time. It has two fundamental components. The first component is spatial structure, which refers to physical arrangement in space of productive facilities, settlements, transport routes, land uses, and social institutions. The second component is spatial process, which includes activity patterns such as capital flows, labor movements, commodity flows and communication that link the structure together in space.

F. Perroux first introduced the growth pole concept in the 1950s. The model was operational as a spatial development strategy in developing countries after 1960s. Growth pole is referred to a non-spatial polarization of the economy, such centers are the centers of attraction that are capable of generating new growth attraction.

Hirschman (1958) and Myrdal (1957) advocated that development spreads over surrounding areas as the result of growth in the centre. They have developed the concepts: spread effects and backwash effects.

Spread effects refer to the mechanisms by which the economic prosperity generated at a growth centre is transmitted to the surrounding areas or the growth space. This effect includes stimulation of agricultural production in the growth space for the urban-industrial workers, expansion of demand for industrial raw materials and hence higher income to producers of such materials. On the other hand growth centers may in fact set in motion a set of negative effects, which may very well impoverish the surrounding region. Such backwash forces relate specifically to the tendency for the factors of production to be drawn from periphery to centre. It concentrates the resources at growth centers creating polarized development. The growth pole model has been used as a development instrument in many developing countries. Here the noticeable point is that the backwash effect is minimized via strengthening spread effects.

2.2.2 Agro-politan Model

The agro-politan approach to rural development in China was originated with Mao Tse Tung during the early 1960s. The approach got revitalized in the late 1970s in the work of Friedman and Douglas (1975). The principal feature of the model lies in the fact that regional development occurs from an enclosure territorial unit, i.e. agropolitan district. This is essentially a basic needs strategy for territorial development through bottom-up planning process, where agriculture is the main source of livelihood. The model emphasizes the planning process in terms of a high degree of self-sufficiency in decision-making and popular participation at local level in order to strengthen the agropolitan economy diversification of rural employment. The model emphasizes on growth of small-scale industrialization, utilization and evaluation of local resources and technologies.

Pradhan (2003) describes other approaches similar to agropolitan model and that have been adopted throughout Asia. They are such as communes (China), Samuel Undong (Korea), Village Development Program and Accelerated Rural Development (Thailand), Kabupaten Program (Indonesia), Integrated Rural Development and Block Development (India), Small Area Development Program (Nepal), Village Production Committees and Sarvodaya Sharamadana Movement (Srilanka), and Agovilles (Pakistan).

2.2.3 Integrated Rural Development Program

Past few decades have witnessed several strategies for integrated rural development. This kind of rural development strategy is expected to serve a broad set of economic and socio-political objectives such as direct attack on poverty by increasing the productivity of the poor, social control over rural resources allocation and mobilization, and so on.

In 1980s, several developing countries adopted the Integrated Rural Development Program (IRDP) as the strategy of rural regional development model. The integrated rural development requires services as health, education, marketing, transportation, and communication and other institutions in the area. In rural planning, where the problem is one of providing an efficient organization of economic and service functions for the community, these concepts are of great value.

This is the most common approach practiced in most of the developing countries. Though content and focus of IRDP varies from country to country, the main objective is to alleviate rural poverty by strengthening rural economy. However, evaluation studies carried out in those countries indicate that this approach also has appeared to have little impact on the improvement of living condition of mass rural people. As the Phenomenon of bringing balanced urban rural development is complex one, the concepts and strategies evolved and practiced so far in different countries are neither adequate nor appropriate to some extent. So it is still desired to search for better strategies to alleviate rural poverty.

2.3 Rural Development Programs in Nepal

2.3.1 Tribhuvan Village Development Program

Following the political turmoil in 1951, rural development had appeared as an on-going concern in Nepal. Rural development has received considerable emphasis in all the long-term development plans of Nepal since last 50 years. "Tribhuvan Village Development program" was the first attempt at rural development and it was jointly financed by U.S.A. and India. Village Development Centers were established under the leadership of District officer (Block Development Officer) and was assisted by technical line officials and Village Development Workers. It was indeed a multi sectoral community development model for the village.

The first plan (1956-61) gave high priority to village development. In broad the program had three levels: (a) Nucleus Development: minimum program for improving the local infrastructure. (b) 'Dehat' Development: Middle level program to improve agriculture through improved technique and inputs. (c) Village Development: Intensive level program extending health, education, cottage industry and cooperatives.

The program however, suffered from lack of effective implementation, poor people participation, poorly trained personnel, non-cooperation from line ministries and multiple aid donors. However, the program had its massive impact in successive rural development program.

2.3.2 Decentralization for Development Program

The Panchayat system emphasized decentralization to develop the rural area. The Late King Mahendra in 1963 constituted a high level Administrative Decentralization Commission to suggest the ways and means of decentralizing government, powers and functions. The recommendations were following: (a) Abolish the post of "Bada Hakim"(b) Delegate decision making powers to local Panchayat for collection of taxes, to make certain judicial decisions. (c) Implement decentralization phase wise in a systematic manner. The government prepared a 12-year program to implement the suggestions of this commission. After the suggestion made by Ghimire committee in 1965 the Decentralization for Development program was initiated. Consequently the government's power and functions were delegated to the newly elected village and District Panchayat. The new structure of local government was introduced under the chairmanship of CDO, who also served as secretary to District Panchayat. Line ministries had to devolve authority to district Panchayat. But the top-down nature of target settings and implementation along with reluctance of line ministries to devolve power to district Panchayat led to the failure and abandonment of the program in 1970s.

In 1968, the Administrative Reform Commission was set up which submitted a three-part report for bringing about administration reforms. They did not implement most of the suggestions effectively because of traditional concept of central level agency to rule by themselves. However, the third plan (1965-70) introduced the Panchayat sector in the planning process where district and Village Panchayat were required to mobilize local resources for development process. After the inception of Democracy in Nepal decentralization was emphasized by Administrative Reform Commission in 1991. Due to its internal conflict the first elected government could neither sustain it nor implement the recommendation made by it. Deuba committee in 1997 suggested a broad and paramount framework of decentralization in Nepal. The Local Self-Governance Act-1999 and subsequent regulation accommodated most of the recommendation made by Deuba Committee for Decentralization. Now, by local government we mean VDC, Municipality and DDC. The Act provides basic right of local people to decide, implement monitor and evaluate the program in local area. They can exercise economic, social and some judiciary rights. But suggestions have

been coming as to amend the act and embody it in constitution so as to safeguard it from any demagogue who may be elected from unfair election. It has become urgent to develop the capacity of local people to make effective utilization of the human resources.

2.3.3 The District Administration Plan

The plan was implemented in 1974 with following objectives: (a) the preparation of an integrated and multi-sectoral District Development Plan which would base on sufficient deliberation of District Panchayat and would be incorporated in the national sectoral plan. (b) The creation of a unified system of district administration where CDO would play the role of coordinator. All the field offices of development-oriented ministries were put under CDO. This plan envisaged the bottom-up approach in the planning process.

The fourth plan (1970-75) introduced the concept of regional development where by the country was divided into four development regions (five development regions in late 70s) Resources were allocated for the first time on the regional basis in the plan.

2.3.4 Small Area Development Program (SADP)

This approach to development was conceived as a strategy of regional development in the fifth plan (1975-80). Ten small area development programs were planned under the aegis of local Development Department Board. The program failed due to lack of co-ordination among district where areas were identified under the small Area Development Program. Thapa Commission in 1976 was set up and the commission recommended that legal and procedural delays should be minimized; and planning cells of ministries should strengthen making administration development oriented. The recommendations, however, were partly implemented, especially those relating to decentralization.

2.3.5 The Integrated Panchayat Development Design

The design was implemented in 1978 with the objectives of creating inter-sectoral coordination mechanism among various ministries for integrated planning. The principal aim was to strengthen village and district panchayat as the vehicles for

rural development. It also provided for the establishment of nine-multidisciplinary service centers in each district to deliver service at the village level (Agrawal, 1986.)

The sixth plan (1980-85) adopted the policy of assigning a bigger role to the panchayat in order to make the development process people oriented and to decentralize the process of plan formulation, implementation and evaluation at local level.

2.3.6 Integrated Rural Development Projects

The model of integrated rural development was adopted by Nepal in 1976 with the inception of World Bank aided Rasuwa-Nuwakot integrated rural development project. The development components integrated in these projects consisted of irrigation, agriculture, livestock, agricultural inputs, agricultural credit, co-operatives forests, soil and water conservation roads, postal services, education, health, and rural industries.

Thus the Integrated Rural Development Program (IRDP) is one of such attempts at the local level, serving as the vehicle instrument for socio-economic transformations here (Sharma,1992). Further assessing the target of program Sharma (1992) writes that the program was intended to achieve following specific goals which are consistent with overall national objectives such as: (a) rural development, (b) social diversification, (c) egalitarian distribution of income and assets (d) raising self-employment ratio (e) effective delivery of services (f) increase the productivity (efficiency of land, labor, and other productive assets like financial fund and technology).

However Integrated Rural Development Projects suffered from a number of problems. There was the problem of coordination of development activities, feasibility studies of the projects have been prepared by outside professionals, the dominant role of multiple donors have had rural development projects on the quality of life of rural poor is yet to be assessed in Nepal.

2.3.7 Small Farmer Development Program

This program is regarded as a successful innovation for people-oriented development. Small farmers together with landless and tenant laborers are treated as

targets for the purpose of development under this program (Bhatta, 1983.) A small farmer has been defined as a person having an income less than Rs.950 Per annum. The objectives were: (a) to organize small farmers into grass root groups of 12-15 members. (b) To make small farmers self-reliant by raising their income through agricultural and subsidiary activities and by initiation of various community development program. (c) To increase the capacity of small farmers for "planning from below" and to match their receiving mechanism with the delivery mechanism. (d) To improve the bargaining power of small farmers through "group personality".

Luitel (1990) observed that the SFDP is only partly successful to approach in its target group. As the participants are getting benefits from SFDP and ultimately their economic condition is improving, the educated trained and upper caste people could get more benefit than uneducated, untrained and lower caste people.

Sharma (1996) is of view that landless and poor sections of the small farmers were largely neglected by the SFDP, which was in fact designed to cater their needs. Only upper group of small farmers benefited due to emphasis on collateral. Garanal (1997) also writes that there are very few targeted programs like SFDP and PCRW and they so far covered a negligible fraction of total poor families in the country, probably about 20 thousand poor families out of two million absolute poor families.

The seventh plan has observed that the development program implemented through the organization of small farmers have been found more effective in raising productivity and improving people's participation.

Problems like illiteracy, poverty, lack of technical support services, hostility by traditional landlords and too much dependence on Agricultural Development Bank for credit, etc, have emerged. Despite problems the program is an innovative and successful example of people-oriented development through organizations of the beneficiaries at the non-governmental level (Agrawal, 1986.)

The seventh plan (1985-90) has made decentralization as the cornerstone of its rural development policy and has laid down the following objectives of local development (Bhatta, 1988, p.38):

- (a) To increase production, especially food production, through maximum mobilization of natural and material resource locally.
- (b) To create increased employment opportunities.
- (c) To provide for the minimum basic needs of the rural people.
- (d) To restore and improve the ecological balance in the rural areas.

2.3.8 Community Forestry Development Project

Deforestation has been a serious problem in Nepal. Moreover, forest products are vital for the survival of Nepal's rural population. Forest is the main source that provides fuel wood and animal fodder to local people. To control the deforestation government, at first, tried to nationalize all forest areas, but policy could not be brought into practice. Moreover deforestation imbued to corruption. To mobilize people's participation, the Community Forestry Development Project was initiated in 1978 with assistance from World Bank, UNDP and FAP (Bhatta, 1981)

Forestlands were handed over to the care of rural communities. The general objective of this innovative project was to reduce environmental degradation, to conserve soil and water resources and to promote self-reliance among will communities. The project emphasized to the felt need of the rural people. The local people remained on constant guard to ensure prevention of un-authorized destruction of forest resources. The program is successful example of innovative decentralization in forestry sector for accelerating rural development.

2.3.9 Poverty and the Constitution of Kingdom of Nepal, 1990

The constitution of Kingdom of Nepal, 1990, has envisioned Nepal as a strong Nation State. Though it has been criticized on the ground that it has become paralyzed and can't lead Nepali citizen to the directions they desire, it contains some provision addressed to the poor. Some of them are as follows:

The state shall not discriminate citizens among citizens on grounds of religion race sex, caste, tribe or ideological conviction or any of these. Provided that special provisions may be made by law for the protection and advancement for those who are

physically or mentally incapable or those who belong to a class which is economically, socially or educationally backward. (Article 11,3)

The social objective of the state shall be to establish and develop, on the foundation of justice and morality, a healthy social life, by eliminating all types of economic and social inequalities and by establishing harmony amongst the various castes, tribes, religions, languages races and communities. (Article 20, 3)

2.3.10 Development Budget for Rural Self-help

In 1991, Nepali Congress Party formed a government with its 110 MPS, and started to implement the development program. The aim was to uplift the living standard of poor people, develop the backward areas, create infrastructures and decentralize the power to the local level. For fulfilling the objective, 70 percent of the total annual budget was allocated to the rural areas for the local and central program. At initial stage, NRS 50,000 was provided to every Village Development Committee as subsidy (Kunwar, 2003). Lack of communication, ignorance and budget were the main causes of ineffectiveness. It would have been fruitful if the amount were increased gradually for implementing special program as national movement.

The eighth five-year plan (1992-97) was the first plan formulated and exercised by first democratic government after resonation of democracy in 1990. The plan was cautiously formulated to address the daunting problem-poverty. The plan had major objectives to raise the living standard of the rural population. The major objectives of the rural development policy during eighth plans were (NPC, 1992):

To improve the socio-economic condition of backward regions

To make rural families self-reliant by improving their socio-economic condition.

To upgrade the socio-economic status of the rural and backward communities.

To create a base for sustainable development by increasing people participation in rural development works with the provision of basic infrastructure and employment opportunities.

The eighth plan had not only targeted poverty alleviation as a major issue but also conceived the importance of participation of local people to formulate and

execute the plan. Moreover, women participation was not less focused. With the help of non-governmental organization GoN aimed to increase the earning capacity of women and raise their status both socially and economically. Some of the program includes: skill oriented training, drinking water projects, irrigation projects, literacy programs, construction and renovation programs and training in health nutrition population education and family welfare.

2.3.11 Build Your Village Yourself (BYVY)

Communist Party of Nepal United Marxist and Leninist (CPNUML) formed minority government in December 1994. The government initiated BYVY package for every VDC providing NRS. 300,000.00 as subsidy.

The elected local bodies (VDCs and DDCs) were included in implementing process directly. Having no majority in the local bodies, the ruling party ignored the legal network and implemented the program by forming local consumer committees (Kunwar, 2000). People realized that program had provided opportunity for resource deficit rural areas for implementing local level small activities.

2.3.12 Village Development and Self-reliance Program

When the minority government decided to dissolve the parliament and recommended for midterm poll, opposition parties lodged write petition in Supreme Court against the dissolution claiming alternative government. The verdict of the court was in favor of the opposition party, and they formed the government. The government decided to launch a program "Village Development and Self-reliance Program" and discontinued the BYVY. The provision of setting a permanent fund for rural development with the assistance of government empowered the VDC to collect land revenue and use the income in human resource development of VDC itself. (Kunwar, 2003)

2.3.13 Integrated Peace and Development Program (IPDP)

The program was initiated since 1998. A central level co-ordination committee was formed under the chairmanship of the vice chairman of the National Planning Commission to implement the special development program in 632 Village Development Committees of 25 backward districts. It was proposed for these districts,

which were more affected by the internal conflict. Rating the districts as remote areas and far from the main stream of development, the following steps were set up: (1) minimize the present social and economic inequality between the dwellers of special districts and other districts, (2) phase-wise transform to the districts to make better-off by mobilizing the resources available in the special districts, (3) to alleviate poverty and backwardness by mobilizing resources appropriately for such districts, (4) develop the community and institutional capability of the dwellers of these districts. (Kunwar, 2003) The IPDP had started to show the positive results but it could not get continuity and intensity.

Ninth plan (1997-2002) had again reiterated the need for the combating poverty by involving people in the mainstream of development. Increasing people's participation and social security has become one of the major objectives of the ninth plan under its 'poverty Alleviation and employment promotion " program (NPC, 1997)

If the development program is promoted by investing investment in production-oriented programs based in employment-oriented technology to create employment opportunity at local levels, this will benefit a majority of the population thereby, help on the task of the alleviating poverty (Mathema, 2002)

In the process of local development, the rural people need to continue the optimum utilization of local technology, resources and materials through their own initiatives. For the purpose of making community efficient, it needs to be promoted as an indispensable to improve living standard of targeted community by means of social mobilization. In this context the following objectives are stated Ninth Plan (1997-2002):

To make DDC a focal point of overall development of the districts.

To give the highest priority to backward areas.

To develop technical manpower as per local need.

To develop basic infrastructure in rural areas.

To make the local people self-reliant by providing basic services.

To obtain the above objectives the plan has implemented following strategy:

Local development will gradually be transferred to the local level.

People residing in the remote area will be brought in the main stream by uplifting their standards of living.

Local development program will give special attention to backward caste, distinct and rural area to promote regional balance and proportional development.

Special socio-economic development programs will be implemented for the welfare of economically and socially weak groups, ethnic groups and women community of the society.

Fixed amount of grant will be provided.

About two-dozen of programs were implemented under local development in the Ninth Plan. Among them Women Development Program which was implemented to uplift the deprived Women, Remote Area Development Program launched as an area targeted program, Local Development Training program launched to enhance the administrative managerial and technical capacities of local bodies, Human Resources Development program and Integrated Rural Development program could attack the Grameen poverty if implemented well.

The main objective of the Tenth Plan (2002-2007) is to reduce poverty by means of empowerment, human development, security and targeted programs.

Tenth Plan (2002-2007)'s Poverty Reduction strategy is built on four Pillars:

- (1) Broad based economic growth;
- (2) Social sector development including human development;
- (3) Targeted Programs including social inclusion, in order to bring the poor and marginalized groups into the mainstream of development, together with targeted programs for the ultra poor vulnerable and deprived groups (who may not adequately benefit from the first two pillars): and
- (4) Good governance.

All of four pillars are essential for improving the living standard of the poor, and for mainstreaming the very poor deprived groups, and thus for promoting inclusive development. In implementing the four pillar strategy, the plan also stresses strategic cross-cutting approaches with regard to: (a) redefining the role of the state, and limiting public intervention; (b) enlisting the private sector to play a padding role in employment and income generation and together with NGOs, INGOs and CBOs in complementing government efforts in service delivery functions in key areas, as well as in implementing key activities, (c) promoting community participation in all management of activities at the local levels, and (d) accelerating the decentralization process, which is also a key element under good governance. Thus Tenth Plan has emphasized on trickle-up approach of development. But the plan has vehemently protected the need and role of NGO/INGO and CBOs (NPC, 2003)

Three-Year Interim Plan (2064-67) has mentioned the following:

The main objective of this plan is to realize changes in the life of people by reducing poverty and existing unemployment and establishing sustainable peace.

The strategies of this plan are:

To give special emphasis to relief, reconstruction and reintegration,

To create and expanding of employment opportunities.

To increase pro poor and broad based economic growth,

Promotion of good governance and effective service delivery,

Increase investment in physical infrastructures

Adopt an inclusive development process.

Carry out targeted program

"Local development programs are oriented toward social, economic and institutional and physical infrastructure development by mobilizing local means, resources, and capacity in fulfilling people's basic needs. Periodic District Development Plans have been formulated in 52 districts, and District Transport Master plan has been formulated in 74 districts. In spectral devolution, although some

activities have been devolved in the sectors of agriculture, primary education, basic health and local infrastructure, full devolution has not been found in accordance with the Acts goals and principles. Until now some 2263 primary schools and 1417 primary health institutions have been handed over. Income level of rural people in mid and far western districts has increased due to West Terai poverty Alleviation Project and Western High Hills Region Poverty Alleviation Project targeted to extremely poor families."

Although there have been efforts to generate meaningful participation of people in service delivery after decentralization and institutionalization of local self-governance system, continued conflict and absence of elected people's representatives has not allowed remarkable progress to be obtained in this area." (Three-Year Interim Plan, 2064-67:2.7)

2.3.14 Studies on Village Development Program

Assessing the Village Development Program, Sharma (1997) observes that democratization and institutionalization of a political system requires a strong local governing body based on accountability to the people through various institutions of political participation. It is so because the local governance has a built-in, incentive for participation. The past experience shows that unless local institutions are empowered and strengthened to take initiatives in development process national development is impossible. The recent approach 'self-reliance' followed by multi-party governments in Nepal is found populist but program without planning. The unmanaged NGOs and duplication of development activities should be avoided and channeled through local planning. Let the hungers bake the cakes! When the people of any locality, large or small, are able to manage their own domestic affairs they may be said to have achieved local government (Pandey, 1994.)

Mr. Pyakurel conducted a research on "Impact of Rural Development Program" in 1978. The objective of research was to observe the impact of rural development efforts of the govt. and to analyze the effectiveness of rural development institutions such as ADB, Agriculture Inputs Corporation, Village Sajha Societies etc. The finding reveals that the development services in agriculture so far has no reached at the bottom due to inaccessibility by the small farmers. The big farmers control the

organizations of the villagers. To avoid such phenomenon the special small farmers' organization be established. The institutions are also quite not successful in convincing the farmers to shift from low productive crops to high productive one (Pyakurel, 1978)

There are two very essential elements in making a rural development project successful. The first and foremost is the basic project design, which includes the project components and the working mechanism. The project components should contain the programs associated with the fulfillment of the basic needs and aspirations of the intended beneficiaries. This could be accomplished only when due consideration is given to bottom-up instead of top-down planning. People's participation, so greatly required for rural development, can only be fully achieved as needs are to be fulfilled. The experiments of the rural development in Nepal since 1956 have been quite a few but its impact to achieve objectives is debatable. Although it is difficult to isolate benefits accrued through rural development programs only, the role of local institutions in development have been quite marginal and ineffective. The local institutions have not been able to take initiative and generate resources. Therefore, it is natural that the rural development has shifted towards area development approach and institutional approach a mere slogan. (Pyakarel, 1980,)

A major concern relates to the ability to implement rural development program in a sustained manner. This would involve the formulation of short-term strategies with a longer-term perspective, particularly in achieving improvements in the productivity of land, labor, in promoting human resource and institutional development. A future strategy must, therefore contain three elements. These are: (1) the launching of economic activities to improve productivity and generate employment and incomes together with development of necessary infrastructure; the provision of social facilities and services, such as in education and health, in a long term perspective; and (2) the establishment of institutional infrastructure to permit the participation of local communities in the development effort and for the effective management and implementation of programs. (Jha, 1987)

Ghimire has studied the impact of Rural Development Program in Madan Pokhara Village and found some of the problems of rural development (Ghimire, 2001)

The first problem for the rural development is unplanned settlement, the division of land in small plots in second. Thirdly, the rural development has become problematic due to having nominal amounts of property and people have no choice. Fourthly, the illiteracy and unawareness are also the problems.

He recommends some key points like: the VDC should make village profile with problems and prospects. Opportunities for educated youths should be provided in local level so as to minimize migration, and compulsory primary education to all children should be provided. Lastly loan should be provided with correct judgment.

Shakya (2002) researched on the "Impact of VDP on the accessibility of the Dalits into social space". He found that there were many improvements in social status of villagers. But Dalits were partly ignored by the program, excluded from group formation and distinct to higher caste people. His conclusion goes like this: at least, there should have been proportionate participation in political and social sectors. Further he recommended that VDP should seek the participation in COs from all Dalits to induce them to take part in program. The VDC should declare the VDC as the caste-discrimination free VDC. Community organization (CO) is working, as a saving cooperative and it should expand its program towards social and cultural field seeking participations from Dalits as well. (Shakya, 2002)

LGP, PDDP Unified Report (2003) reports the impact of VDP since its implementation, VDP has helped introduce dramatic changes in the way people manage their governance. It has helped foster stronger community solidarity and cohesion. Households at the settlement level have been actively involved in self-governing COs. They share their problems and make collective effort at solving them. They collectively identify common priorities and find a common solution. Community members have increased interactions. By adhering to democratic norms, CO members have increased transparency and accountability in decision-making.

VDP has its impact upon socio-economic sphere of people. Each COs as organized group has concentration on common problems and solves them. The important aspect for the exercise is the realization on the part of community members of the strength of unity.

In absence of VDP, resources were virtually concentrated on local elite. But after the initiation of VDP households in the settlement area have equal opportunity-irrespective of their income, ethnicity and caste-to voice their views and influence decision-making. Women's participation in every matter has become essential now.

Women are participating in increasing numbers in VDC planning. They have benefited in terms of enhanced understanding of the problems faced by community. The number of women leaders and managers has increased. Many women have become village experts, contributing to enterprise and income generating activities including maternity nurse, tailoring, primary health care, veterinary, goat rising, bee-keeping etc. They have launched successful campaign against social scourges like alcohol abuse and gambling. Male now became responsive to women issues.

Health and sanitation status in the village has improved. There is greater awareness about communicable disease, like diarrhea, dysentery and choleras, typhoid, TB. Almost all members have built permanent, if not, temporary toilets. They have been teaming up to clean the streets school premises and public places. Families are using bio-gas and improved stoves, which improve indoor environment reducing health risk.

Communities are better organized to mass immunize their children. There is more water now to irrigate the vegetable farms, which has increased the production of fresh vegetables and grain. Investments in livestock and poultry have increased nutritional level. Public health training has enabled communities to build trained health manpower to respond to health emergence. Use of contraceptives has increased, improving health of women.

Significant impact has been in the area of education. Primary school enrolment rate of school age girls has increased. Some COs provides school fees for girls through internal saving. VDP have focused on women's development and female literacy. Adult literacy rates are rising as a result of adult literacy classes conducted by the program in collaboration with District Education Office. The rise in literacy and enrolment at school is caused by opportunities created by increasing income as a result of credit capital loan; enhanced political and opportunity awareness.

Financial institutions were beyond the reach of the poor because of the cumbersome loan processing system of the commercial banks. VDP has made access to credit easy to CO members, especially poor and underprivileged. They get small loans and credit at an interest rate fixed collectively by members themselves.

Easy access to productive credit has enabled many CO members to establish small shops, own business like factory and milk chilling canters, bee keeping, pig farming, poultry, goat keeping and high breed fruit sapling. Appropriate technology is installed either in drinking water or irrigation. These have been made possible because of LDF, which provides credit as well as training to establish micro-enterprises. The local interest rate of moneylenders has gone down. The credit capital investment and priority productive projects have helped boost average annual income for households. Seed grant fund is transparent because the resources are directly given to the community. Misuse of Fund, Commission in the purchase of material, profit-oriented contractor system and use of substandard construction materials are not possible in the system directly controlled by the community.

2.4 Reviews on Micro Credit

Rural Credit Corporation was established for the first time in Rapti-valley of Chitwan to extend credit to resettles. Co-operation provided credit to members for undertaking income generating activities particularly in agriculture sector. Co-operation Bank was established for providing credit to Co-operation and farmers. The government initiated production credit for rural women and micro credit was disbursed by commercial and development banks. These two programs are exclusively for the women who live below the officially defined poverty level of Rs. 4,400 per capita annual income (previously it was Rs. 2,500). Agriculture Development Bank, Nepal (ADB/N) started a targeted credit program entitled Small Farmer's Development Program in 1975/76.

After the restoration of multiparty democracy in 1991, the government established Grameen Bikas Banks, which has been extended to five regions of the country. This program follows the 'Grameen' model of Bangladesh in financial credit to women.

The objectives of designing the rural credit system should aim at making it responsible to meet the needs of the rural people. Similarly, the effectiveness and sustainability objectives require expansion of rural credit coverage in effective manner.

It was realized that rural poor should be the main target group and development program should aim at uplifting the living standard of those poor people. This target-oriented program has become important in alleviating poverty in Nepal. After 1970 various help program based on target group were designed and incepted. They include small farmers development program (SFDP), production credit for Rural Women (PCRW), Intensive Banking program, Banking with the poor (BWP), the Food for Work (FFW) etc. A brief sketch of these programs is as follows:

2.4.1 Production Credit for Rural Women (PCRW)

The Women Development Division (WDD) was established under the Ministry of Local Development (MLD) to improve the socio-economic condition of disadvantaged women through a package of development services. For the purpose of attaining the target WDD in 1982 under Ministry of Panchayat and Local Development started the Production Credit for Rural Women (PCRW), the program was implemented in five districts with the help of UNICEF.

The main objectives of the program are:

Improve economic and social status of rural women in the society. This would be done through a combination of credit for income generating activities, training and community development related activities;

Establish self-reliant Women's group to enable them to initiate and undertake production activities;

Integrate Women into the regular service delivery system for credit and technical support services; and

To develop the capacities of WDD to ensure that Women's interest are duly reflected in the development policies of the country.

WDD motivates women to form group of a few members covering from low-income group and help them obtain credit from different banks to increase their income. Loans are strictly divided into production and services sectors.

Women members receive bank credit without any collateral up to Rs. 30 thousand; the rate of interest under the deprived sector loan program is very low. WDD also encourages women to save regularly. There is either optional or compulsory saving and the saving is mobilized into productive activities. The capacity building measures are instrumental in making credit more productive. So WDD provides different kinds of training assisted by bilateral and multilateral donors.

2.4.2 Micro-Credit Projects for Women (MCPW)

WCPW program was started in 1993 with the fund provided by Asian Development Bank. This program emerged following the success story of PCRW, and it has slight modification in implementation modality. The MCPW program targets the poorest segments of households of below poverty line whose per capita income is below NRs 4400 per annum. In addition, special favor is provided to landless, female-headed households, destitute and disadvantages women. The rural as well as urban women can get the credit from it. The overall objectives of the program are to improve socio-economic status of women and promote their participation in nation building process. In order to fulfill this objective women are encouraged to increase income and employment opportunities.

The project is designed to provide financial as well as non-financial services. On the one hand, it provides non-financial service like organizing women in groups, providing skill training, and on the other, financial services such as credit and savings. The program is destined to motivate rural or urban women who belong to household having less than Rs. 4,400 per capita income. The members are encouraged saving regularly and cultivating saving habits.

Group savings and deposits are lent to group members for production as well as consumption purpose. Bank loan is made available to women beneficiaries, initially the loan is provided for agriculture, small business and enterprises. The amount of loan ranges from Rs. 30 thousand to Rs. 250 thousands per borrower.

From mid July 1994 till mid July 1997, a total of 93 villages Development committees (VDCs) and 10 municipalities have been selected in 12 districts by WDS and partner NGOs to implement the program.

2.4.3 Intensive Banking Program (IBP)

To direct the certain credit to priority sector is considered a need from the point of view of qualitative credit control and welfare. Nepal Rastra Bank directed commercial banks in 1974 to invest at least 5 percent of their total deposit liabilities to the small sector like agriculture, cottage industries, and services. The small sector was redesigned as priority sector in 1976 and the level of lending was increased to 7 percent of the deposit liability. This priority sector was renamed as Intensive Banking Program (IBP). The program is being enacted in 75 districts covering more than 200 thousand borrower families. The IBP would have become a major program to alleviate poverty had it been implemented truly. But loan disbursements under IBP never exceeded more than two percent of the total loan portfolio of commercial banks. The major reasons for such poor performance of IBP are:

Reluctance by commercial banks to bear the loan risks which is higher due to collateral free loans.

Ignorance of poor segment of our society

Inaccessibility of poor and remote people to banking behavior.

2.4.4 Grameen Bikas Banks

Initiation of Grameen Bikas Banks was the results of restoration of multiparty democracy in Nepal in 1991. Following the successful implementation of Grameen Bank in Bangladesh, Nepal started Grameen Bank Program in 1993 in order to reduce poverty and to provide access of credit to poor, particularly rural poor. The deprived section of society, women from rural household are provided an easy access to credit and hoped to activate them in income generating activities which automatically reduces poverty. The government has established five Grameen Bikas Banks in each development region of the country. The initial capital of the banks was paid by NRB and Commercial Banks.

The operational modalities of the Banks have identified the poor. It organized the Women group each consisted of five women, seven day training is compulsory, and the procedure of loan getting and payment were given in training. The training also empowers women providing literacy program as well. Loans are extended in individual group members but whole group is accountable for that. Any rural women from household with less than 0.6 hectares of land in Terai and 0.5 hectares in hills are targeted group of these Banks.

Five Rural Development Banks are established in each of the five-development region of the country. By mid-July 1999 these banks had distributed loans amounting to Rs. 2.37 to their 95,329 members (Nepal Rastra Bank Economic Reports, 1998/1999)

2.4.5 Rural Credit Review Study

When NRB conducted two Agriculture credit survey in 1969/70 and a need felt to be reviewed the present status of credit to facilitate His Majesty's Government (Now, Nepal Government) for initiating appropriate actions to strengthen the rural credit system into becoming more efficient effective and responsive to the needs of the rural people.

The study conducted in 1992 found some major status of rural people and their credit habit. The 86 percent of the EAP (Economically Active Population) in rural population was engaged in agriculture, average annually income at 1991/92 was Rs. 26 thousand the proportional sample households reporting borrowing from the institution sources during 1991/92 was estimated 8percent for all households.

Nepal Rastra Bank (1996) states that a number of recommendations have been made with a view to improve the rural credit-system to make it more effective, efficient, sustainable and responsible to the needs of the rural poverty alleviation. Recommendations include among others, establishment of a Rural Financial Markets Development Fund, improvement of non-government organization in credit delivery, linking selected informal money lenders with formal financial system on a pilot basis, extending the coverage of Credit Guarantee Corporation providing adequate training to the banking personnel, arrangements for implementation of the recommendations and modality thereof.

CHAPTER-III

METHODOLOGY OF STUDY

3.1 Conceptual Framework

Village Development Program is a major component of program under Decentralized Local Governance Support Program (DLGSP). It focuses on people-centered development for poverty reduction by mobilizing the communities into self-governing, broad-based and multipurpose Community Organizations (COs). Its main trust is on improving livelihood of household at settlement level through an effective use of concepts and principles of social mobilization. COs enhance their capacities to effectively plan and manage participatory development to boost up their income.

Households dispose of three powers-institutional, social and psychological. The social power gives access to household production, information, participation in social organizations and finance. The institutional power gives access to decision-making affecting the living standard of the people. The psychological power boosts self-confidence of the people. Poverty defined in terms of social and institutional disempowerment means lack of access to the social base of power and productive wealth. Access to social power enhances access to institutional power, while increase in productive wealth leads to improved livelihood. Social mobilization in VDP has two key components: institutional development and social and economic development. The primary requirement for institutional development process is that people organize themselves into COs to create a collective approach in planning and implementing development activities. The community's continued social and economic interests are best served participation, without any restriction or discrimination, to move together in consensus and build social capital at the community level.

Social and economic development component provides COs with a mechanism to harness the full potentials of social and economic growth. In order to build up their economic capital, the group members are encouraged to save and contribute to the group saving account for starting up micro-enterprises on their self-initiation. COs also supplement their income by enhancing their skills to prop up

economic growth. Skill development training activities are provided to create village experts and specialists relevant to economic growth.

COs have access to credit capital facility from LDF for establishing micro-enterprise and other income generating activities. They also have access to grant for increasing productivity, improving infrastructure and enhancing COs resource management capacity. The seed grant is matched with cost sharing contributions from DDCs, VDCs and COs. DDCs and VDCs also tap resources from the district line agencies and other sources for implementing prioritized small-scale projects.

LDF, formerly known as local trust fund, supports VDP with the joint efforts of VDC and DDC. The provision of credit capital through LDF helps CO members start micro-enterprises after they develop the required skills and capacity. The availability of such credit means villagers need not depend on local moneylenders who charge exorbitant interest and local commercial banks, which have cumbersome loan process. LDF supports institutional and economic development through credits targeting mainly the poor and needy.

LDF has been strengthened and institutionalized with staff orientation, training and equipment for effective management of its operations. All the 60 program districts have endorsed their LDF by laws for institutionalizing VDP through the proven concept and principles of social mobilization. LDF is now managed by local executive secretary while the program provides technical assistance in pro-poor and positive discrimination, improved monitoring, etc. (LGP/PDDP-2003). Executive secretaries are fully trained in planning, managing and monitoring VDP.

3.2 Sampling Design

Out of the 10 VDCs implementing VDP in Dhankuta district, Dandabazar VDC is selected because it is far remote area from the headquarter and majority of the population of Dalit, Janajati and poor is resided there. Sample has been drawn included all women participated Community Based Organizations at Dandabazar VDC in Dhankuta district. At first, it was carried out purposive sampling of 12 out of 30 groups; all women participated CBOs are selected for the study. This study has focused a survey to include Dalit, Janajati and other women members as respondent beneficiaries at least 50 percent members of the CBOs by taking random sampling.

The final stage comprised random selection of at least 50 percent members from each 12 groups, hereby, making a total sample size of 130 beneficiaries. The key informants are VDC secretary, social mobilizer and president of VDF, teachers, health workers, local political leaders and some other intellectual people.

3.3 Data Collection

The study has largely based on primary data. Judicious use of secondary data constituted a part of the research process. Primary data has collected by means of structured questionnaire taking interview with the sample respondents. Observation has been carried as well. Key informant has also conducted to collect information in order to investigate the problems, prospects, and condition of success for future project activities. Discussion meeting and group interview were held with VDP staff, community leaders, female-headed households, VDC representatives and concerned line agencies' officials.

3.4 Techniques of Data Analysis

As far as possible complete questionnaire during day was checked in the evening and if anything became urgent to be included, a separate paper was used to collect the information. The local unit reported by the respondent was converted into uniform and standardized units. The information thus obtained has been presented using simple mathematical tools such as table, ratio, percentage and average. Simply descriptive method has been used for analyzing data.

3.5 Impact Indicators

To assess the socio-economic impact of VDP on local people, some of the indicators stated by Sharma in 'The Economic Journal of Nepal, 1992' are employed. Moreover, women participation in HH decision-making is observed. They are as follows (Sharma, 1992, PP 9-10)

House Hold Indicators: An expense on medicine-decline indicates better health.

An expense on education- increase is a good indication.

Eradication of disease-a reflection of healthy environment and health awareness.

Expenses on cattle and the number of cattle owned-increase indicates high propensity to save.

An expense on dresses- increase is a manifestation of modernization.

Change in food habit-other than cereals such as vegetables, fruits, meat, milks, etc, is an indication of economic transformation.

Expenses on consumption-increase reflect better way of living.

Expenses on travel cost- increase the relation with an urban to rural area & the internal tourism.

Expenses on communication- increasing a manifestation of modernization and technology transfer.

Expenses on entertainment- enhance personal interest for modernization culture.

Expenses on fertilization & hybrid seed- increase modernization on agriculture farming.

Technological Diversification Indicators: Change in farming practice- application of modern but diversified culture.

Increase in marketable surplus- indicates the conversion of subsistence farming into commercial farming.

Increase in industrial, commercial and service units.

Increase in number of livestock of improved variety.

Increase on means of communication- increasing a consciousness of modernization and technology transfer.

Increase the use of trained technicians – increasing a consciousness on technology.

Increase the use of kerosene, gas & electricity- increasing use and transfer of modern technology.

Social Indicators: Change in banking habit-deposit to currency ratio, the use of organized source of fund, and the number of financial organization.

Change in woman involvement on CBOs and their empowerment.

Change in literacy rate.

Change in Insurance habit.

Change in situation of usage of drinking water.

Change in habit for using Toilets.

Change in style of house building.

Change in training pattern.

Change in the number of technical hands.

Availability of physical infrastructures like road, school, and health posts etc.

Target Group Indicators: Effect on target group in terms of:

training and education-number of programs, types of training and education, expenses or budget for training and education, etc.

asset formation- including the purchases of assets like livestock, firms, land, equipments, equities, bank deposits, insurance, bonds and debentures.

construction of CBOs at VDC under VDP.

Capacity Indicators: The measurement of the difference between targets and achievements gives an indication of absorptive capacity. Following indicators are noted as the enhancing factors of social absorption for modernization:

Training and education- No. of trainees and educated people and amount spent in training.

Institution building or local institutions for service delivery.

Revenue generation at the local level.

The size of matching fund- the local participation rate and Formation of durable social assets. Apart from above mentioned indicators, women participation in HH decision-making is assessed.

CHAPTER-IV

PHYSICAL AND SOCIO-ECONOMIC SITUATION

4.1 Introduction

Dhankuta district is one of the district of Koshi Zone and the headquarter of Eastern Development Region. The area of Dhankuta district is 891 square km, total population of this district is 1,66,479, out of them, female population is 84,638, male population is 81,841, total HH is 32,571, population density is 187 per square km, population growth rate is 1.3 percent, average family size is 5.11, life-expectancy is 59 year, urban population is 15 percent and rural population is 85 percent. Literacy rate is 56.56 percent. Female literacy rate is 44.13 percent and male literacy rate is 68.37 percent. (Source: VDP Report, Dhankuta 2009)

Dhankuta district is divided into 35 VDCs and one municipality. Dandabazar VDC is situated in the hilly side. This is located at 87°22' to 87°25'30" east to east longitude and 26°51'30" to 26°53'50" north to north latitude. The geographical boundary of VDC is surrounded by Six neighboring VDCs namely Rajarani VDC in the east, Faksiv and Bhedetar VDCs in the west, Khuwafok VDC in the north and Patigaun and Yangsila VDCs (Morang district) in the south. From the point of view of political administrative division, it lies in the eastern development region, Koshi zone, Dhankuta District, constituency no. one and Illaka no. three. This VDC is located in 7 miles east from the district headquarter and 12 km north east direction from Bhedetar bazaar of Koshi highway. It has sub-tropical climate, and temperature being in the range of 30⁰ c max-4⁰c min. Average rainfall (annual) is 150mm and the area of VDC is 1708.04 hectars. Total population of VDC is 3,093. Female population is 1451 and male population is 1642. Total HH is 525. Average family size is 5.89 and literacy rate is 59.04 percent. The second largest banyan tree of Asia covered 3,000 square metre area, 270feet height, 250 years old, 17 metres of tree circumference is located in ward no.-2 Lapchetar of this VDC. The Dhwaje Danda is situated at ward no. 2 in height of 2047 metres from where sunrise observation and sixteen districts of eastern development region of Nepal can be observed.

4.2 Land Use

The table 1 shows that 46.59 percent (795.86 hecter) of land is cultivated. The 49.46 percent is forest area, 1.01 percent is grass area, 2.07 percent is cutting area (Land Slide) and remain 0.87 percent of land is orchard, sand and bush area.

Table 1: Land Use Pattern

Type	Area (ha)	Percentage
Total cultivated land	795.86	46.59
Forest	844.75	49.46
Cutting area (Land Slide)	35.29	2.07
Grass area	17.21	1.01
Sand	6.30	0.37
Bush	6.73	0.39
Orchard	1.90	0.11
Total	1708.05	100.00

Source: Topo-map, Dandabazar VDC

4.3 Food Sufficiency

The table-2 explains the food sufficiency status of Dandabazar VDC. It exhibits that 22.86 percent families have food sufficiency for nine months and above, 28.19 percent families have for 6-9 months, 29.52 percent families have for 3-6 months and 19.43 percent have less than three month food sufficiency by own earning.

Table 2: Status of Food Sufficiency

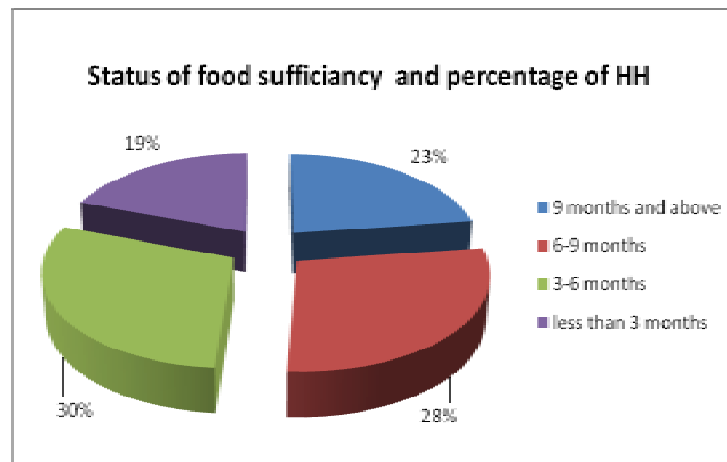
Type	HH	Percentage
9 months and above	120	22.86
6-9 months	148	28.19
3-6 months	155	29.52
less than 3 months	102	19.43
Total	525	100.00

Source: Dhankuta District Profile, 2009

Food sufficiency status of Dhankuta district shows that 18.57 percent families have food sufficiency for 9 months and above (4.29percent less than the Dandabazar VDC). 22.8percent family have for six to nine months (5.39percent less than the Dandabazar VDC), 32.41percent families have for three to six months(2.89percent more than Dandabazar VDC), and 26.23percent families have less than three months food sufficiency by own earning(6.8percent more than the DandabazarVDC). (Source: Dhankuta District Profile, 2009)

The data of table two is also presented the status of food sufficiency and its' percentage on the following pie chart:

Figure 3



4.4 Population

In table 3, total population of Dandabazar VDC is 3093 and 46.91 percent are female and 53.09 percent are male. Total population of Dhankuta district is 168,832. Male and female population is 87,972(52.11percent) and 80,860(47.89percent) respectively. Comparing with district population, male population in Dandabazar VDC is higher and female population is lower.

Table 3: Population Distribution by Sex

Sex	No.	Percentage
Female	1451	46.91
Male	1642	53.09
Total	3093	100.00

Source: Dhankuta District Profile, 2009

In table 4, while considering population by ethnic/caste group, 28.78 percent are Limbu, 24.71 percent are Magar, 15.12 percent are Yakha, 8.61 percent are Rai, 6.40 percent are Chhetri, 5.38 percent are Kamee and 3.46 percent are Brahmin and so on.

Table 4: Population Distribution by Caste

Caste	Population	Percentage
Brahmin	107	3.46
Chhetri	198	6.40
Limbu	890	28.78
Rai	266	8.61
Tamang	90	2.92
Newar	4	0.13
Damai	76	2.47
Kami	166	5.38
Sarki	48	1.56
Magar	764	24.71
Yakha	470	15.12
Others	14	0.45
Total	3,093	100.00

Source: Dhankuta District Profile, 2009

The table 5 shows the population distribution by religion in Dandabazar. 41.64 percent of total population is Hindus. 34.37 percent are Kirant, 10.77 percent are Christian, 7.40 percent are Buddhist, 2.59 percent are Islam and 3.23 percent are others.

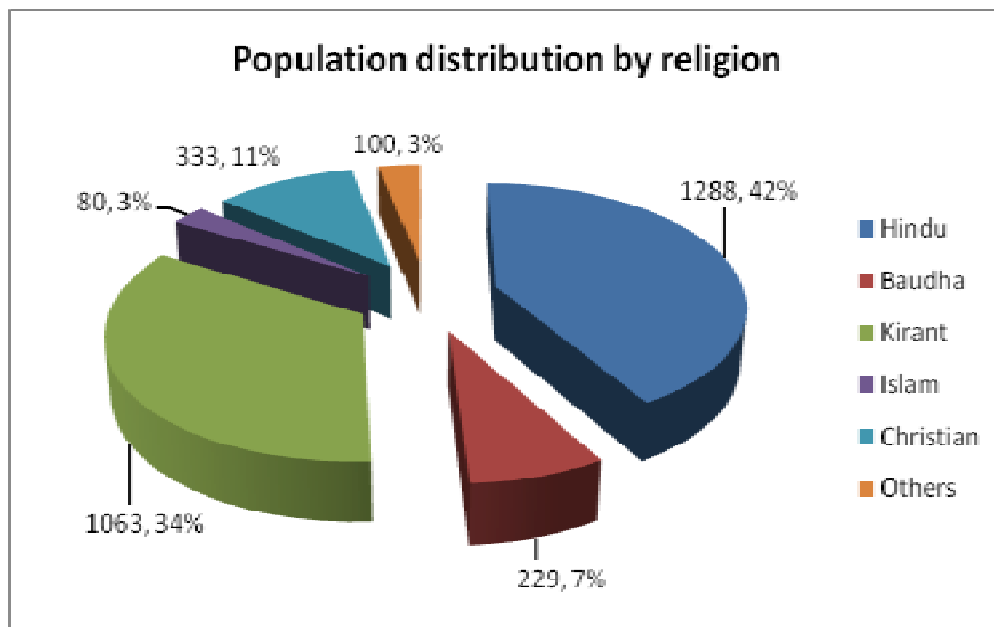
Table 5: Population Distribution by Religion

Religion	Hindu	Baudha	Kirant	Islam	Christian	Others	Total
Population	1288	229	1063	80	333	100	3093
Percent	41.64	7.40	34.37	2.59	10.77	3.23	100.00

Source: Dhankuta District Profile, 2009

The population distribution by religion and its' percentage is presented on the figure 4:

Figure 4



4.5 Population by Indigenous and Ethnic Group

There is largest number of indigenous group of people (80.31percent) in Dandabazar VDC. Only 9.38 percent Dalit and 10.31percent Others people resides there in the village.

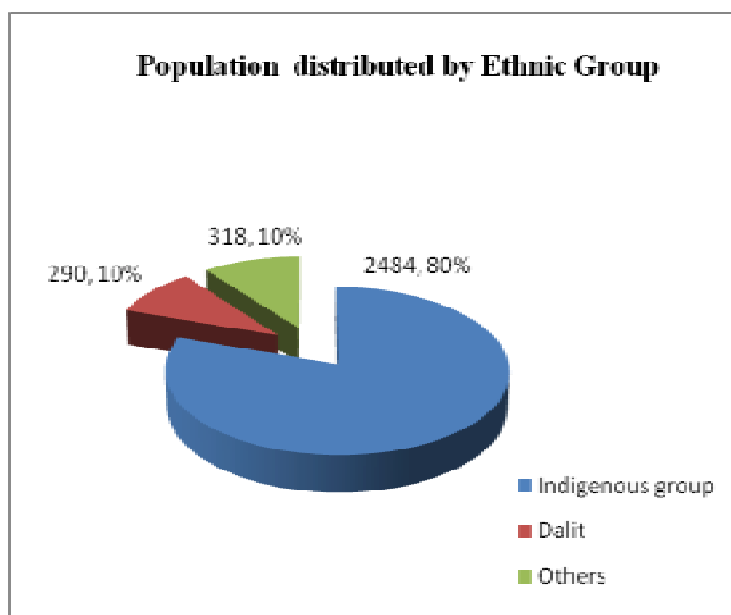
Table 6: Population by Indigenous and Ethnic Group

Caste	Population	Percentage
Dalit	290	9.38
Indigenous group	2484	80.31
Others	318	10.31
Total	3093	100.00

Source: Dhankuta District Profile, 2009

The population distribution in the table 6 has also shown by the following pie chart:

Figure 5



4.6 Population Distribution by Age Group

On the basis of population distribution by age group, 59.72 percent population is economically active and dependent population is 40.28 percent in Dandabazar

VDC. Child dependence ratio is 57.72 percent and elder dependence ratio is 9.75 percent. This is shown in the table 7 :

Table 7: Population Distribution by Age Group

Age group	Population	Percentage
0-5 years	347	11.22
5-15 years	719	23.25
15-50 years	1715	55.45
50-60 years	132	4.27
above 60 years	180	5.82
Total	3093	100.00

Source: DHO, Dhankuta-2009

Child dependence ratio of Dhankuta district is 50.56 percent which is 7.16 percent less than Dandabazar VDC. Similarly, elder dependence ratio of Dhankuta district is 13.01 percent which is 3.26 percent higher than Dandabazar VDC. (Source: Dhankuta District Profile, 2009)

4.7 Public Services and Facilities

4.7.1 Health

There is one public health institution which is Primary Health Centre (PHC) of Dandabazar VDC. Apart from this institution, there are 2 private clinics and 2 medicine shop (Pharmacy) in the VDC. There are 9 Female Community Health Volunteers (FCHVs) in each ward at the VDC, two Outreach Clinics, and three Immunization Clinics in the institution.

FCHVs work in grassroot level (Community level) of the Health Sector. They form the mother groups in each ward and work with them in the community. FCHVs aware the community people about the health. They provide promotive, preventive and some curative measures about child health, family planning, environmental sanitation, etc. They give monthly progress report in Health Institution.

Outreach Clinics situated in two remote areas (Tunkha tole and Begana tole) of the Dandabazar VDC. It helps to provide medical treatment, physical examination, first aid treatment, and means of family planning at local level.

Immunization Clinics are situated in Tunkha, Okhre and PHC Dhandabazar. Immunization Clinics help to people for immunizing under one year children and pregnant women at local level. Immunization Clinics provide the BCG, DPT+Hepatitis B+HEB, Polio, Measles vaccine under one year children and TT vaccine for pregnant women.

In PHC Dandabazar, there is one post of MBBS doctor. But MBBS doctor does not work there because he is working in Dhnakuta hospital. Post of staff nurse is there but manpower has not recruited. Three government ANMs, two contract basis ANMs, One AHW, one VHW, one Lab Assistant and three office assistants are also working there. No HA Staff is attended in the office although there is a post of HA. Service of MBBS and HA is provided by one AHW which is not sufficient and not qualitative service to the people and it is only the practice of ill health. Staff nurse service is provided by ANMs which is not qualitatively good and sufficient. Lab Assistant is working there but instrument and laboratory facility is not sufficient. Only malarial blood slide and sputum examination services are available there. So, most of the people of Dandabazar VDC have to go to Dharan for receiving better and qualitative health services.

4.7.2 Veterinary Service

There is a primary livestock health service centre (lab), supported by LDF, and an AI centre under District Livestock Service Office, Dhankuta.

4.7.3 Market Facility

There is a weekly local market (Saturday Hatiya) which is located in Dandabazar (Ward No. 1) but that is not sufficient to the people and they go to Dharan bazaar for daily selling and purchasing purpose.

4.7.4 NGOs in Dhandabazar VDC

There are 6 NGOs in local level. They are actively involved in development activities which are as follows:

Village Development Program (VDP) – LDF managed program

Society of Local Volunteers Efforts (SOLVE-Nepal) - NGO

Poverty Alleviation and Rural Development Program Nepal (PARDEP) - NGO

Working Team for Self-dependance – NGO

Nepal Red-Cross Society Sub-branch, Dandabazar.

Dandabazar Drinking water & Sanitation Users' group-NGO

4.7.5 Cooperatives

There are 2 Co-operatives in the Dandabazar VDC. They are as follows:

Dhwaje Danda Co-Operative Organization - Co-Operative

Janajagaran Users' Co-Operative Organization - Co- Operative

4.7.6 Electricity, Communication and Road

Electricity is available in seven wards of VDC (ward No. 1, 2, 3, 6, 7, 8 and 9) except 328 HH (i.e. 62.48 percent), remaining 197 HH (37.52percent) has not access electricity uses. There is availability of telephone services, mobile phones, one IME Centre and one government post-office (Ilaka Hulak) with tele-centre established in August 2009.

The road facility is only 7 km fair weather road (Based on Dhankuta District Profile 2009) which is going to black topped. About 7 km fair weather road is constructed from Dandabazar to Faksiv VDC and 15 km fair weather road is built

from this VDC to Khuwafok VDC. About 5 km road is made to join the Lapchetar Tole (ward no 2) and 3 km way for joining Tunkha tole (ward no 3). Other few muddy roads are made in progress for joining each ward with centre of VDC and other neighbor VDCs.

4.8 Vegetables and Livestocks

The commercialization of off-season and on-season vegetables cultivated by the farmer in each ward of the VDC is the main source of income. Similarly goats and pigs are also the subsidiary source of income. Some people sales milk in the local market produced by improved and local animals. These activities help to maintain the living standard of people in the VDC.

4.9 Literacy and Education

There are altogether 59.04 percent of population literate and 40.96 percent population are illiterate. There is one higher secondary school, one lower secondary, 7 primary schools and one pre-primary school. There is also one private lower secondary school. So, altogether eleven schools are located in Dandabazar VDC. There is also 7 Child Development Centre, Two Informal Education Centre and one Resource Centre of the District Education Office.

4.10 Introduction of Village Development Program

Village Development Program is implemented in Dhankuta district since 6 November 1994 with the financial support of UNDP through the decentralized support program. This program is continued by the name of Participatory District Development Program since 5 June 1996. The overall objective of VDC is to reduce poverty in rural community. Three main strategies of loan capital repayment of VDP are income generating activities, infrastructure development and skill development program. The main activities operated by VDP are community development, social mobilization, social empowerment, school development, institutional development, capacity building, income generating activities, leadership development, etc. VDP program is lunched in three phase in Dhankuta district. Khoku and Mauna Budhuk VDCs are in first phase since 1 September 1996 and Dandabazar, Parewadin and Chhintang VDCs are in second phase since 1 December 1998. Dandagaun, Arkhaule

Jitpur, Sanne, 6 number Budhbare and Bhedetar VDCs are in third phase since 1 May 2000.

Among 10 VDCs of Dhankuta district, VDP covers 6,710 HH where 333 CBOs are formed and worked smoothly. There are 7705 members in 333 CBOs where 3068 female members and 4637 male members are committed. In Dandabazar VDC, there are 30 CBOs (12 female, 9 male and 9 mixed) which covers all wards of VDC but doesn't cover all community. Total members of 30 CBOs are 628. Among them, female members are 281 (44.75 percent), male members are 347 (55.25 percent). Total saving amount of 30 CBOs is Rs. 11,75,150 and total amount of revolving fund provided by VDP is Rs. 10,32,320. (Source: VDP Report Dhankuta, 2009)

The present study takes 12 female CBOs and 130 HH for data collection. In 130 HH, there are 752 populations with average family size 5.78 which is 0.11 lower than the Dandabazar VDC. Field survey shows that average family size in urban and rural area is 4.73 and 6.34 respectively. In Dandabazar VDC, ward no.1 and some part of ward no. 2 lies in bazaar area and rest of wards lies in rural area. There are four female CBOs in urban area and 8 female CBOs in rural area. Sample selected 12 female CBOs are situated in six wards of Dandabazar VDC except ward 5, 8 and 9.

Programs jointly implemented with DDC, VDC, VDP and other line agencies in Dandabazar VDC are as follows: Drinking water project in five wards (Dandabazar 1, 2, 4, 6 and 7). Four Irrigation projects are in ward no. 3, 6 and 9. One pond reconstruct program is lunched in ward no. 5. Construction of 3 meeting halls is built in ward no. 1, 2 and 4. One community service centre is built in ward no. 1. 17 toilets are made in ward no. 1, 2 and 4. Similarly, program of income generating activities are five. They are sewing and cutting training to one person of ward no. 9. Trade and hotel to 8 persons of ward no. 1, 3 and 7. Establishment of one improved goat production resource center is in the bazaar area. Cow and buffalo keeping program in ward no. 1, 2, 3, 6, 7 and 9 and pocket area of vegetable production is extended in all wards of VDC.

CHAPTER-V

PRESENTATION AND ANALYSIS OF DATA

The purpose of this chapter is to carry out data analysis. At first, it attempts to analyze the Organization and Management of VDP. Secondly, the study of Socio-economic impact is carried out, and at last, the sustainability of the program at local level is observed.

5.1 Organization and Management

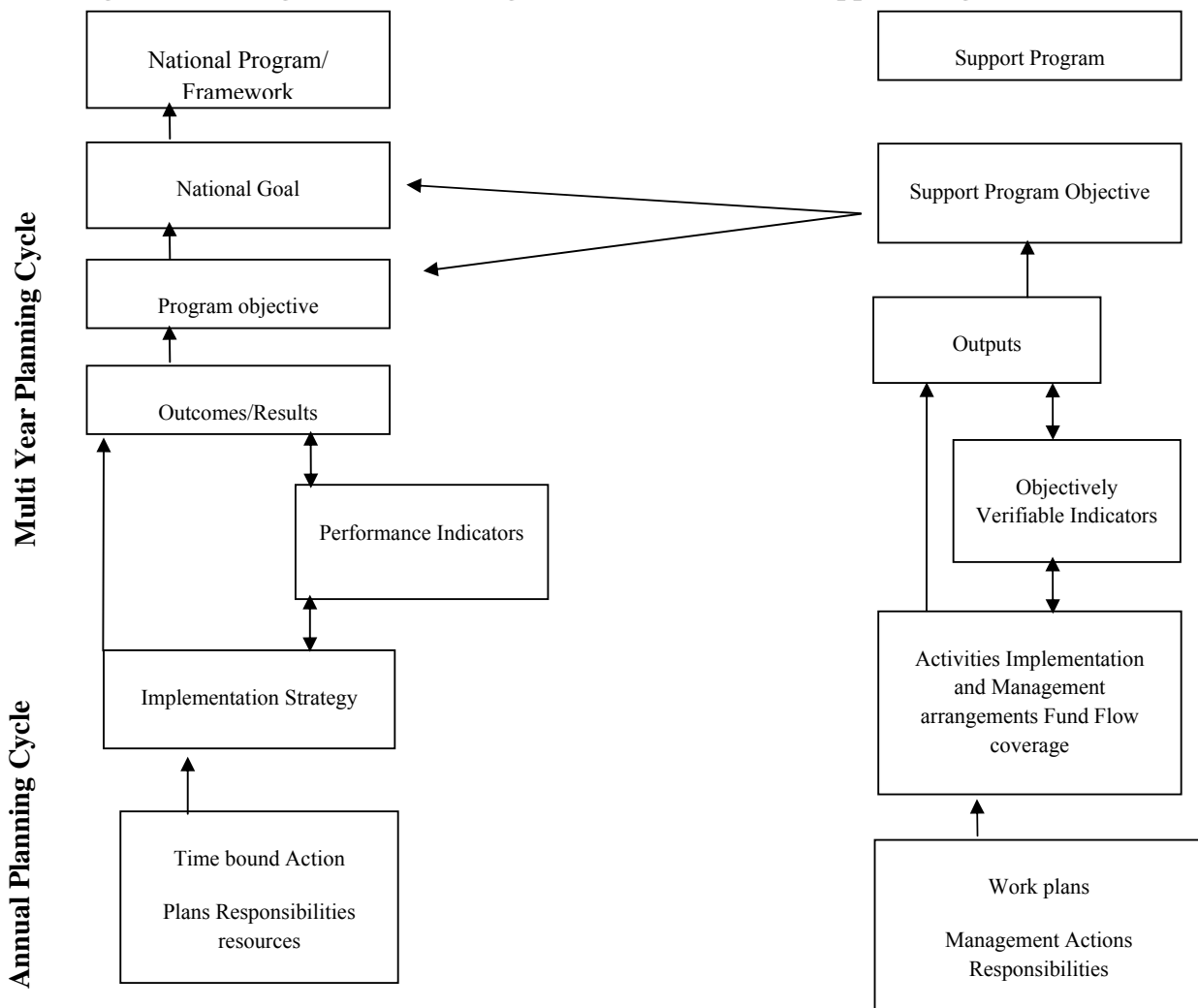
Organization is a consciously co-ordinate social unit, composed of two or more people that function on a relatively continuous basis to achieve a common goal. Village Development Program is implemented through community organizations, and these COs are organized social units who work to achieve a common goal, i.e. development. DLGSP, MLD and NPC frame the management of the VDP, and MLD executes the program. So the program is executed by VDC in local level.

5.1.1 Linkage of National Program with Support Program

In 1990, Nepal promulgated a new constitution providing for multiparty democracy under a constitutional monarchy that stresses on the participation of local people in the process of governance. The parliament under the multiparty system of government passed laws of local governance; especially the DDC, municipality, and VDC Acts in 1992. The DDC, municipality, and VDC Acts provide an institutional structure to manage both local and urban development in Nepal. As outlined above, legislative provision has been made for the full involvement of people and their institutions in the development process. The current policy enhances the role and influence of local authorities, NGOs, the private sector and the community level institutions, encouraging the exploitation of their potentials. In all cases, there is an increasingly broad-based acceptance of the principle of 'voice' and 'choice' as operational norms. Here 'voice' refers to the right to criticize and give local guidance to enhance socio-economic rationality to the decisions made by the government. The same is true and more intense for the locally elected bodies. This is aided by the structure in each of the three Acts of local governance that all locally elected authorities keep their accounts and decisions completely transparent. 'Choice' refers

to the liberalization of the development process. VDP is being launched to develop villagers so as to exercise trickle-up approach of development. LSGA- 1999 has further enhanced the scope of VDP. A conceptual relationship between national program and support program is depicted in fig.-3, which demonstrates how a support program contributes in achieving the results of the national objectives

Figure 6: Linkage of National Program/ Framework with Support Program



Source: A National Framework Document for Decentralized Governance and Capacity Building, March 2002, NPC

5.1.2 Group Formation and Group Dynamism

"Where as Psychologists focus their attention on the individual, sociologists study the social system in which individuals fill their roles; that is, Sociology studies people in relation to their fellow human beings" (Robbins, 2000, p. 9). A group is defined as two or more individuals, interacting and interdependent, who have come together to achieve particular objectives. There are various kinds of group formed; with the specific purpose the specific groups are formed. Village Development program works under community organization-the formal group.

5.1.2.1 Need of Group

Table 8: Percentage Distribution of Reporting Reasons for Group Formation

Reasons for group formation	No. of respondents	percent
Credit access	73	56.15
Participate in CD activities	126	96.92
To increase family income	81	62.31
Skill development	69	53.08
Group pressure	4	3.04
Saving	45	34.62
To gain knowledge and new information	29	22.31
Others	24	18.46

Source: Field Survey 2010.

Note: one respondent may respond one or more options.

The table 8 indicates that 96.92 percent of sampled members reported to have joined in-group to participate on community development activities in their own village. The secondary objectives for joining group were to increase family income (62.31percent), followed by taking loan for family members from the CBOs, credit access and upgrading skill development (53.08 percent). 34.62 percent of the sampled beneficiaries reported that they joined groups for saving purpose. Then, some respondents 22.31 percent reported that they joined in groups to gain knowledge and new information among them. 3.04 percent respondents as group pressure and 18.46 percent responded as other different causes such as development activities, investment and environmental sanitation.

5.1.2.2 Group Formation

Community Organization is formed through social mobilization process when sensitization of community is carried out by a team of social mobilizers. To develop these communities as sustainable development institutions, priority is given to capital formation and human resource development. There are 9 male COs, 12 female COs and 9 mixed COs in Dandabazar VDC. After handover the project to village development fund at local level, all COs has reached at a stage of self-sustaining and self-governing organization through various stages. There are 30 matured COs in this VDC.

There are 341 CBOs formed in 10 VDCs of Dhankuta district. Dandabazar VDC only takes 8.80 percent. Among 341 CBOs, 104 (30.5percent) CBOs are male, 99 (29.03 percent) CBOs are female and 138 (40.47percent) CBOs are mixed. In Dandabazar VDC, the females lead 15 post of chairperson and 15 posts of manager. This shows that 50percent participation in major post fulfilled by women at Dandabazar VDC.

Except these 30 CBOs, the members are involved in other groups, organizations and committees too. Some of the respondents have involved in NGOs which is 21.54 percent and 40 percent respondents involved in Community Forestry, 21.54 percent members are also involved in Users Groups, 23.85 percent in Mother Groups, 8.46 percent are in School Management Committees, 4.61 percent involved in Cooperatives and 9.23 percent are in others as Farmers' Groups, Janajati Federation, Kirant Yakthung Chumlung etc. which has help them to empower and to know new information and to take loan.

Formation of CBOs is not easy task. 45 sample beneficiaries (34.62percent) reported that formation of group is not easy because of different understanding, unknown of need and importance of group and ignorance by some members. The rest 85 sample beneficiaries (65.38percent) answered that formation of group is easy task at local level.

The initiation process for formation of COs' starts with several dialogues at the settlement level between community people and a team of social mobilize. Once the people become ready to organize themselves the real process of CO formation begins.

At least 80 percent of HH should organize into COs to ensure universal participation of the settlers of that settlement. Monthly progress report of LDF Dandabazar (March 2010) shows that out of 569 HHs, 552 HHs are organized into CBOs and total 3233 population of VDC Dandabazar, 3192 population are benefitted from 30 CBOs' activities.

Table 9: Aggregate Members of the Selected CBOs

Types of membership	Total members	Dalit members	Percentage	Indigeneous members	Percentages	Other members	Percentage
General members	222	17	7.66	84	82.88	21	9.46
Acting members	24	1	4.17	22	11.67	1	4.17
Total	246	18	7.32	206	83.74	22	8.94

Source: Field survey 2010.

In the table 9, there are 246 members in twelve female CBOs in Dandabazar VDC. Among them, indigeneous members represent 83.74 percent of total members, dalit members represent only 7.32 percent and other members represent 8.94 percent. In representation on acting committee, most of the chairman and manager post is represented by indigeneous members except 2 posts. One post is represented by dalit and one post is by other.

5.1.2.3 Basis of Leadership Selection

Soon after a group is formed, it elects leader who is a literate (educated) members and considered to be a person of integrity, having the motivation for community service. The roles of chairperson and the manager are set up by the organization itself. The chairperson and the manager play the role of catalyst to convince other people in the VDP group.

All 100 percent of sampled beneficiaries reported that leaders of their group were selected on the basis of group initiative. Sampled beneficiaries reported that leaders were not selected by VDC representatives and VDP coordinator.

Interestingly enough, the basis of leadership selection, with the initiative taken by group members seems quite encouraging among the people. In the literature of development, there is a common consensus that the leadership selection should be left to the concerned people themselves. Leaders hand-picked by development agents tend to dominate others and may result in group disintegration over time (Khadka, 1994).

5.1.2.4 Graduation of Group

During this stage there is a regular weekly meeting of the COs and collection of saving is mandatory. The COs prioritize the works to be carried out with self initiation to build the harmony for self-help development. Farming and non-farming business enterprises are identified by each member of CO. The COs self-initiate the task of building roads, digging tracks and trails, environment maintenance activities and spreading literacy campaign. Enterprise development is another step to mobilize resources effectively. There is a monthly chairperson manager's conference (CMC) organized. The maturity certificates are awarded to the COs when all the required features of COs are resumed. This maturity certificate becomes the departure point for the COs in receiving seed grant, credit capital, and skill development activities. There are 30 matured COs in Dandabazar, among them 12 COs are of female group. On the otherhand, among 341 CBOs of Dhankuta district, 302 CBOs have received the maturity certificate. In comparison of the statistics, Dandabazar VDC takes only 9.93percent of maturity certificate in overall.

5.1.2.5 Group Meeting

It has been mandatory for the groups to hold at least one group meeting once a week to discuss about the formulation of investment plans, loan application, loan repayment, and problems encountered in project implementation, matters related to training and community development activities etc. Another underlying purpose of holding regular group meeting is to promote group solidarity and group cohesiveness among the members of the group.

Table 10 shows that no groups are found below six meetings. Three groups have done more than six meetings up to 12 meetings. Seven groups have done more than 12 and below than 18 meetings and two groups have done 18 meetings by one and 24 by other. This is the activities of COs' reported of last one year's meetings.

Table 10: No. and Percentage Distribution of Group Meeting held in 2008/09

No. of meeting	No. of COs	Percentage
Below 6 meetings	0	0
6 to 12 meetings	3	25
12-18 meetings	7	58.33
18-24 meetings	2	16.67
No meetings	0	0
Total	12	100.00

Source: Field Survey 2010.

Although, the table-10 shows the number of regular meetings of CBOs, 15.38 percent members (20) have not been attained any meetings yet because of their personal problems, sometimes sickness, sometimes they forget the date and time, absent in the home, etc. 36.92 percent respondents are regularly active on CBO meetings since 1997 and 16.92 percent respondents are active between the period of 2001-2004. However, 46.16 percent respondents have just been involved in the groups since 2006.

Table 11: Rate of Participation of Female Members in CBOs' Meeting

Rate of female participation in CBOs' meeting	Dalit members	Indigeneous members	Other members
High (above 75 percent)	2	5	4
Moderate (50-75 percent)	3	6	1
Poor (25-50 percent)	0	1	0
Low (10-25 percent)	0	0	0
Total	5	12	5

Source: Field Survey, 2010.

In table 11, rate of participation in monthly meeting is good during last one year. Indigeneous ethnic members present in all 12 CBOs. But Dalit and other members present in only 5 CBOs. Representation of Dalit members in CBOs' meeting is high in 2 CBOs and moderate in 3 CBOs. Similarly, representation of Indigeneous members is high in 5 CBOs, moderate in 6 CBOs and poor in two CBOs. Representation of other members in meeting is high in 4 CBOs and moderate in one CBO. This shows that all members are not participating in monthly regular meeting or they are not attending in minute book in the meeting day. But field survey shows that all members of CBOs save regularly in their CBOs for saving purpose. Members of CBOs also use the neighbouring members or send their family member in monthly meeting. But respondents of sample beneficiaries don't agree in above view.

5.1.2.6 Enterprise Development

The CO starts undertaking both individual and collective enterprise of farming and non-farming activities of their choices. The saving generated by COs is invested to the fellow members who need it. Further, resources can be obtained from LDF as a credit capital to support and operate enterprises. The cumulative internal saving and investment of 30 COs in Dandabazar VDC is Rs. 12,15,200/- and Rs. 10,26,960/- respectively. Among total amount of internal saving of Dandabazar VDC, Rs. 4,02,400/- (33.12percent) invested in male CBOs, Rs. 4,10,600/- (33.79percent) invested in female CBOs and Rs. 4,02,000/- (33.09percent) invested in mixed CBOs. The total investment is distributed to the different sectors. Out of the total, 7.89 percent has been invested to agriculture sector, 67.28 percent to the livestock, and 24.83 percent to trade.

The total saving amount of CBOs in Dhankuta district is Rs. 1,41,57,158/- and Dadabazar VDC only takes 8.58percent of total saving amount. The COs participate in planning process for implementing productive infrastructure by identifying their productive plans, which include irrigation, water supply, community forestry etc. To implement such plans the functional groups are formed by the CO in a forum of CMC. The COs receives 'seed-grant' for implementing productive infrastructure to receive direct benefits by all the CO members. Total credit capital received by COs in Dandabazar VDC is Rs. 31,37,844. Out of it, under this study area, the 12 COs has been received Rs. 6,31,150 into agriculture sector, Rs. 8,99,450 to live stock sector, Rs. 2,65,200 to trade and Rs. 4,000 to cottage industry and Rs. 45,600 to other different purposes. The interest rates are varies among CBOs. 9 CBOs have determined 12 percent interest for providing loan(104 members), 1 CBO has determined 18 percent loan for their members(12 members) and 24 percent interest has been determined by 2 CBOs (14 members) which seems no rule and regularity uniformity in VDP because VDP has determined its' rule for interest as not more than 12percent. Such as, the members of the CO's have taken loan for health care and food consumption, household expenditure and transportation cost too which are not distributed under the norms of VDP.

5.1.2.7 Linkages for Self-reliant Development

When the COs and functional groups develop themselves as self-reliant grassroots level institutions, they further expand their links (Vertical and Horizontal) for development and management with Local Authorities, NGOs, civil society, banks etc. This stage is the top-most level of achievement of VDP. The COs also receives support in the transfer of technology, i.e., improved seed, off-season vegetable production, farming system, non-farm activities, etc.

The support organization team links the COs with the development process of the VDC and line agencies using their resources. The COs will also be supported in programming their needs and in linking these programs to the formal VDC and DDC programming cycles through participatory development process. The program co-ordinates and mobilizes resources of the DDCs, VDCs, line agencies, and COs to implement VDP. The commitment for the mobilization of VDC resources is one of the criteria for the selection of VDCs for the implementation of VDP. In addition, the support is provided in enabling the COs to link their needs with resources of commercial banks and research centers. Expertise available with the line agencies, NGOs and the private sector or other institutions will be mobilized for training and skilled manpower development at the community level for the provision of priority services, as identified by the COs.

Skilled manpowers have produced and worked in agriculture sector, livestock, community health and auditing in Dandabazar VDC for the period of 1997-2009. There is one male rural expert in agriculture, one male and one female expert in livestock, one female expert in community health and four male experts in auditing worked in this VDC. (Source: VDP Monthly Progress Report, 2010 march.)

5.1.2.8 Institutionalization and Internalization of VDP

The capacities, structures, systems and culture instilled by the program in implementation, VDP is designed to ensure gradual sustenance of the program. LDF has now been legally prescribed under LSGA-1999 to institutionalize the conceptual framework and mechanism for VDP implementation.

The main functions of VDP are Organization, Saving and Skill. These are implemented at local level to reduce poverty and empower disadvantaged groups and minorities in the society. So, the concept of VDP seems clear at the community level. In Dandabazar VDC, among 130 respondents, 86.92 percent (113) respondents had heard about VDP and 13.08 percent (17) respondents hadn't heard about VDP although they were as a member of CBOs from the beginning of the VDP in 1997/98. The main causes for this case has been observed as not going regularly in group meeting, some of them illiterate housewife, no interest to know about VDP, not participate on meeting to discuss etc. Some respondents have no idea about the location of VDP Office in Dandabazar. The 5.38 percent (7) of respondents didn't know about the location of VDP Office, though they are group members in the CBOs and every month CMC also have been held in the VDP Office. Among 130 respondents, 120 respondents (92.31percent) have knowledge about the process of investment of loan provided by VDP and 10 respondents (7.69percent) have unknown about it.

All 130 beneficiaries have knowledge about the functions of the VDP. In their opinion, main functions of VDP are saving and credit, CD activities, income generating activities, group mobilization, resource mobilization, investment and others which can be shown in table 12:

Table 12: Percentage of Knowledge about Functions of VDP

Activities/Functions	No. of respondents	Percentage
Saving and credit	126	96.92
Income generating activities	104	80.00
CD activities	115	88.46
Resource mobilization	47	36.15
Group mobilization	86	66.15
Investment	34	26.15
Others (Skill development, awareness program etc.)	17	13.08

Source: Field survey, 2010 march.

Note: One respondent may answer one or more options.

The main CD activities operated by 12 female CBOs are: Skill development and knowledge gain activities (six times), Community infrastructure (10 numbers), income generating activities (12 groups), health promotion activities (9 times), Educational activities (5times) and community forestry activities (7 times). All these mentioned activities have been completed within the allocated time period by the CBOs. (Source: Field Survey, 2010)

In major VDC meeting, participation of members of CBOs is necessary. Some meetings organized by VDC and representation or participation of 12 female CBOs' members are: five CBOs in meeting for the annual action plan, three CBOs in meeting for the annual budgeting, five CBOs in review meeting of monitoring and evaluation, one CBO in social auditing, eleven CBOs in meeting of users' group formation and all

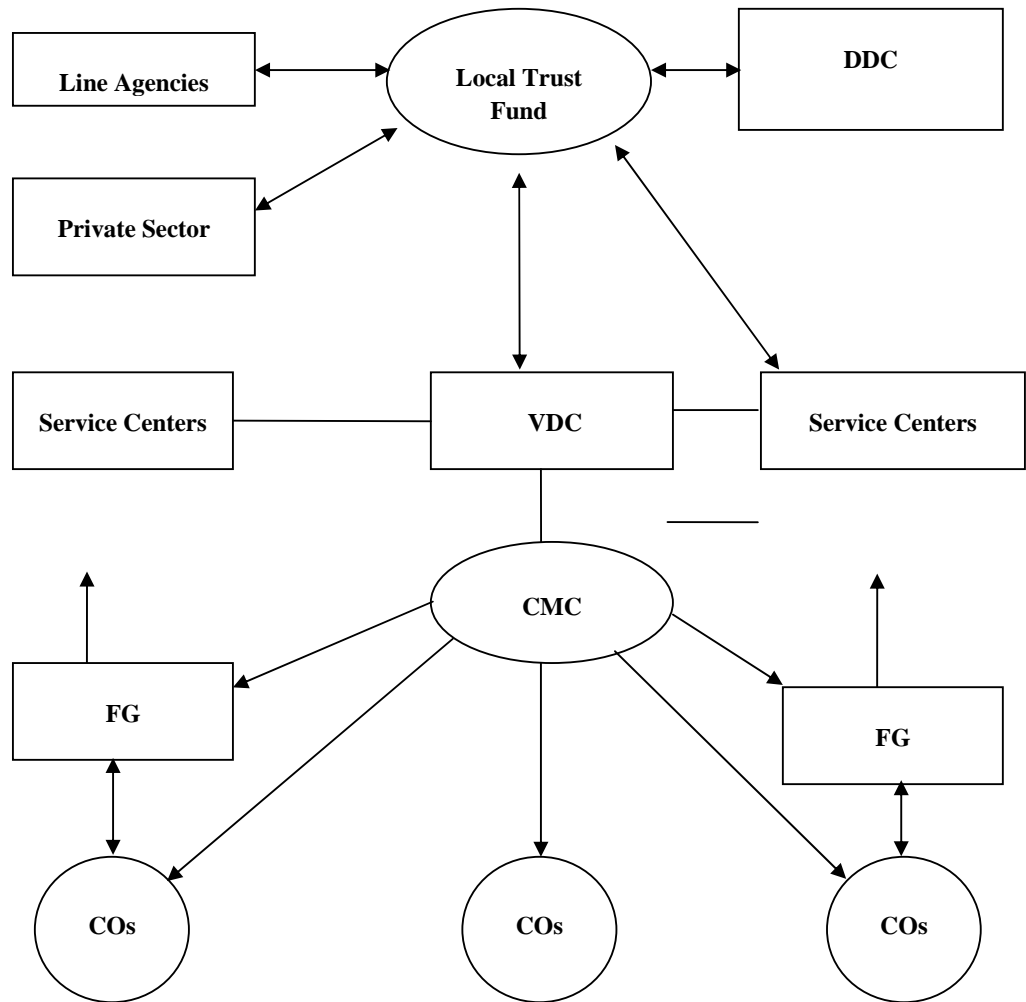
12 CBOs are participated in public hearing programs. This information shows that institutionalization and internalization of VDP is progressive way and CBOs are sustained and play major role in community development activities.

LDF provides a unique opportunity and valuable vehicles for supporting initiatives for institutional development and poverty reduction efforts at the grass roots. 30 COs in Dandabazar VDC have matured and reached their second threshold as they have begun demanding increased resources and new avenues for their development.

As part of the internalization strategy of VDP, the operational cost of LDF implementation is being gradually sustained through income generated from revolving credit facility created as an integral part of VDCs and DDCs and inputs from the program.

The organizational structure is exhibited below. The LDF is contributed by line agency, NGO/INGO, private sector, DDC, VDC etc. VDC is itself a service centre and CMC and group members is active recipient of the program:

Figure 7: Modality of Organizational Development under VDP of Local Governance Program at Glance



5.2. Assessment of Socio-economic Impact of Village Development Program

In order to assess the socio-economic impact of VDP, the selected socio-economic indicators between 1997/98 and 2008/09 are compared. For this purpose selected indicators are categorized under 6 thematic groups.

5.2.1 Comparison on General Economic Indicators

Table- 13 makes it clear that the general economic indicators, which were employed to compare and measure the changes, are found to have improved.

Table 13: Change in General Economic Indicators between 1997/98 and 2008/09

Indicators	Increased	percentage	No. Change	percentage	Decreased	percentage
Income						
Farming	91	73.98	29	23.58	3	2.44
Fruit and vegetable	89	74.17	29	24.17	2	1.67
Livestock	83	66.40	32	25.60	10	8
Others	2	100	0	0	0	0
Labor	10	29.41	16	47.06	8	23.53
Trade business	20	64.51	8	25.81	3	9.68
Remittance	54	46.55	62	53.45	0	0

Source: Field Survey 2010.

Note: 130 respondents do not response the all indicators.

Turning to the indicators of table-13, 73.98 percentages of beneficiaries reported that their income has increased in the farm income, 2.44 percentage of respondents found the income decreased on it, and 23.58 percentages found no change in income on farming. Under this, Fruits and vegetable and livestock supported to increase income by 74.17 and 66.40 percent respectively. Similarly, about 29.41 percent income increase on labor, 64.52 percent on trade business and 46.55 percent

income increased from remittance among the respondents. Some of the respondents have no change status on income and some have decreased income status too.

The findings indicate the shift of subsistence economy to professional farming sector because income from farming has increased (73.98 percent) substantially. Income and HH saving are positively related. But one of the remarkable points is that group saving is also increased. This is a good indication of 'we-feeling'.

The total income from agricultural product of Dhankuta district is Rs. 19,77,76,000/- (12percent of total income). Similarly, Livestock and its' product income share Rs.25,15,98,000/- (9.98percent), Wage and labor income share 13,42,28,000/- (8.15percent), Income from remittance is Rs. 61,91,41,000/- (37.58percent), income from Services is Rs. 25,15,98,000/- (15.27percent), income from trade and business is Rs. 1,19,03,000/- (6.79percent) and other source of income is Rs. 16,15,64,000/-(10.23percent). Total income of Dhankuta district is Rs. 16,47,67,200/- and per capita annual income of Dhankuta district is Rs. 9,757. This data shows that major source of Dhankuta district is remittance because most of the young generation is abroad which is not a good situation and it has brought foreign dependency at community level. (Source: DDC Profile, 2009)

5.2.2 Household Indicators

The table 14 represents it abundantly clear that all the indicators used to compare and measure changes in HH indicator have been found in better direction.

Table 14: Percentage of Change in HH Indicators between 1997/98 and 2008/09

Indicators	Increased	Percentage	No change	Percentage	Decreased	Percentage
Expenses on consumption	107	82.95	21	16.28	1	0.78
Vegetable	35	27.13	83	64.34	11	8.53
Fruit	29	23.2	59	47.2	37	29.6
Meat	96	73.85	30	23.08	4	3.08
Milk	47	36.43	57	44.19	25	19.38
Expenses on education	75	63.56	35	29.66	8	6.78
Expenses on Health	84	66.14	37	29.13	6	4.72
Expenses on medicine	83	65.87	38	30.16	5	3.97
Expenses on Physical checkup	70	59.83	42	35.9	5	4.27
Expenses on agriculture	94	74.6	30	23.81	2	1.59
Expenses on cattle	78	78.00	20	20.00	2	2.00
Expenses on Seed and fertilizer	86	79.63	21	19.44	1	0.93
Expenses on Cloths	88	68.22	38	29.46	3	2.33
Expenses on Communication	98	75.38	30	23.08	2	1.54
Expenses on transportation	33	25.38	44	33.85	53	40.77
Expenses on entertainment	43	34.13	74	58.73	9	7.14

Source: Field Survey, 2010

Note: Out of 130 respondents, some do not response the all indicators.

Here, we noticed that 82.95 percentage expenses on consumption have increased. Similarly expenses on education, health, agriculture, dress, communication, transportation and entertainment are increased in 63.56, 66.14, 74.60, 68.22, 75.38, 25.38 and 34.13 percent respectively. This situation has reflected good scenario on impact of expenses but here raise in price is not considered. In fiscal year 2008/09, about 12 percent price is raised in all goods and services. In the table, there is 40.77 percent decreased the expenses of transport because of 75.38 percent increased the communication expenses. Some respondents said that all urgent tasks have been done through communication without travel nowadays.

Increasing expenses in consumption reflects better way of living. Increase in consumption shows that people have consumed more vegetable, fruit, meat and milk than earlier years. Increasing expenses in education shows that people are aware about education. Most of the people want to enroll their children in boarding school which is established few years ago in Dandabazar. Increase in expenses in health shows that people are aware in their health. Nowadays, community people want to regularly their physical health. Increase in expenses in cloth shows the manifestation of modernization. Now a day, people want to wear new fashion dress. Modern electronic equipments like TV, DVD player, computer help to increase in expenses on dress also. Increasing expenses on travel cost shows that relation between rural and urban area is increased and increased in internal tourism also. Increases in expenses on agriculture shows that people are farming in modernize way, ie, use of chemical fertilizer, use of improved seed, use of wage paid labor, keeping improved livestock. Increase in expenses on cattle and the number of cattle owned indicate high propensity to save also. Increase in expenses on communication indicates that technological transformation in community and manifestation of modernization. Increase in expenses on entertainment indicates that personal interest for modernization culture is enhanced.

In general, rise in price in all goods and services are also increased in all expenses in community people. Inflection rate of last fiscal year 2008/09 is about 12 percent but inflection rate is not only determinance of the increasing expenses on community.

The respondents have increased 65.87 percent and 59.83 percent spending on medicine and physical checkup respectively. Expenses on medicine and medical checkup show the increasing awareness of the people towards health. 78 percent of respondents increased the spending on cattle; It indicates high propensity to save which shows commercialization of livestock. 79.63 percent beneficiaries increased the expenses on seed and fertilizer. Community people have directed towards the professionalism on agriculture through Subsistence farming. Consequently, the above information ensures that the village people are in a progressive direction.

Similarly, the major portion of respondents reported to have consumed more vegetable (27.13 percent), fruit (23.203 percent), milk (36.43 percent) and meat (73.85 percent). If this is true what they have said, they have begun consuming much fat, vitamin, protein etc. which is also the good symptoms of living standard. Change on food habit is an indication of economic transformation of community people.

The total expenditure in consumption is Rs. 48,59,13,000/- (39.40 percent), expense on cloths is Rs. 16,54,82,000/- (10.35percent), expanse on education, health, entertainment and agriculture is Rs. 159014000/- (9.95percent), Rs. 13,09,91,000/- (8.19percent), Rs. 3,43,64,000/- (2.15percent), 4,64,95,000/- (2.91 percent) respectively in Dhankuta district. Rest of expense in other sector is 57,62,44,000/- (36.05percent). (Source: DDC Profile, 2009)

5.2.3 Technological Diversification Indicators

Technological Diversification Indicators show that most of the respondents have adopted the available modern farm practice, improved livestock, machine and equipments, means of communication, fuels, ovens and lights etc. The comparison of all these indicators between 1997-98 to 2008-09 are shown in the following tables:

Table-15 Shows that most of the respondents have adopted the available modern farm practice, improved livestock and means of communication.

Table 15: Indicators Comparison on Farming Practice, Improved livestock and Means of Communication between 1997/98 and 2008/09

Indicators	Increased	Percentage	No change	Percentage	Decreased	Percentage
Farming Practice						
Plough	0	0	106	89.08	13	10.92
Use of labor	5	4.13	106	87.6	10	8.26
Parma	10	9.71	62	60.19	31	30.1
Wage	40	50	39	48.75	1	1.25
Chemical fertilizer	68	67.33	22	21.78	11	10.89
Hybrid seeds	99	86.09	16	13.91	0	0
Hybrid Livestock						
Cow	54	68.35	25	31.65	0	0
Buffalo	30	66.67	15	33.33	0	0
Goat	611	69.91	263	30.09	0	0
Means of Communication						
Radio	11	9.4	106	90.6	0	0
TV	69	69.7	30	30.3	0	0
Newspaper/Magazine	44	93.62	3	6.38	0	0
Telephone/Mobile	142	80.68	34	19.32	0	0
Computer	4	100	0	0	0	0
Email/internet	2	100	0	0	0	0

Source: Field Survey, 2010

Note: Out of 130 respondents, some do not response the all indicators.

The indication is that 89.07 percent of respondents were used to cultivate their land using plough in 1997/98 but they used to cultivate their land using plough decreased by 10.93 percent now. Use of labor is increased 4.13 percent and Parma Pratha is increased in 9.71 percent. The use of wage paid labor is increased by 50 percent and 48.75 percent is no change in this case. The use of chemical fertilizer is 21.78 percent which is increased by 67.33 percent. Some respondents reported to begin the use of local fertilizer (Compost) also but percent of use of chemical fertilizers is also increased. There were 30.36 percent beneficiaries having livestock of improved variety. Now it is increased in 69.64 percent which indicates that all family has at least an improved variety of livestock.

The use of means of communication i.e. radio, TV, newspaper, telephone/mobile, computer, email and internet is increased by 9.4, 69.7, 93.62, 81.54, 80.18, 100 and 100 percent respectively. This indicates that the modern technological transformational tools are used in the group members. DDC Profile, 2009 shows that in Dandabazar VDC, total HH of radio users are 482, TV users are 183, Cassette users are 235.

Table 16: Indicators Comparison on Machines/Equipments between 1997/98 and 2008/09

Indicators	Increased	Percentage	No change	Percentage	Decreased	Percentage
Machines/equipments						
Filter	29	55.77	23	44.23	0	0
Camera	36	45	44	55	0	0
Heater	16	84.21	3	15.79	0	0
Petrolmex	0	0	2	100	0	0
Sewing machine	4	66.67	2	33.33	0	0
Freeze	2	66.67	1	33.33	0	0
Motorbike	4	80	1	20	0	0
Vehicles	1	100	0	0	0	0
Ricecooker	60	84.51	11	15.49	0	0
Iron	50	80.65	12	19.35	0	0
DVD Player	52	85.25	9	14.75	0	0
Inverter	1	100	0	0	0	0
Eye pot	1	100	0	0	0	0
Uses of technician	68	65.38	35	33.65	1	0.96

Source: Field Survey, 2010

Note: Out of 130 respondents, some do not response the all indicators.

Table 16 shows that the use of filter, heater, sewing machine, rice cooker, Iron, DVD player as modern machines and equipments is increased by 55.77, 84.21, 66.67, 84.51, 80.65 and 85.25 percent respectively. DDC Profile 2009 shows that Filter users are 150, Camera users are 178, and Heater users are 92. Fan users are 36, Petrolmex user is only one. Sewing machine users are seven. Freez user is one, Motorbike users are 4.

DDC Profile 2009 shows that fan users HH are 36, but in fact, there are no fan users' families among 130 HH taken in sample survey. Similarly, petrolmex users' HH are two, freez users' HH are three, motorbike users' HH are five, vehicle user HH is only one, inverter user HH is also one, computer users' family are four, email internet users' HH are two among the sample survey. It shows that the sample survey data is different from DDC profile data. Similarly, the use of technical manpower is also increased from 33.65 percent to 65.38 percent.

Table 17: Indicators Comparison on Use of Fuels, Oven and Light between 1997/98 and 2008/09

Indicators	Increased	Percentage	No change	Percentage	Decreased	Percentage
Uses of Fuels						
Wooden/Charcoal fuel	18	14.06	82	64.06	28	21.88
Kerosene	2	9.09	10	45.45	10	45.45
Gas/Bio gas	29	61.7	15	31.91	3	6.38
Electricity	61	82.43	13	17.57	0	0
Use of Oven						
Traditional Oven	0	0	80	68.97	36	31.03
Improved Oven	41	66.13	20	32.26	1	1.61
Charcoal Oven	56	49.56	57	50.44	0	0
Gas Oven	29	63.04	17	36.96	0	0
Stove Oven	2	9.52	10	47.62	9	42.86
Heater	15	83.33	3	16.67	0	0
Use of lights						
Electricity	72	64.29	39	34.82	1	0.89
Solar system	5	22.73	9	40.91	8	36.36
Bio gas	0	0	9	90	1	10
Kerosene	5	5.43	13	14.13	74	80.43
Others	5	100	0	0	0	0

Source: Field Survey, 2010

Note: Out of 130 respondents, some do not response the all indicators.

Table 17 shows that the use of kerosene, gas and electricity is increased 9.1, 87.88 and 82.43 percent respectively but the use of wood/charcoal, kerosene and

biogas is decreased by 21.88, 45.45 and 6.38 percent because of latest use of electricity. The use of improved oven, charcoal oven, gas & heater is increased on 66.13, 49.56, 63.04 and 83.33 percent respectively. The use of traditional oven and stove is decreased by 31.03 and 42.86 percent because of the daily use of electricity.

The use of source of light is changed. Electricity is used in maximum families which is 64.28 percent increased. Solar system and kerosene is increased from 40.90 and 14.13 percent to 22.73 percent and 5.43 percent respectively.

At Dandabazar VDC, 328 HH (62.48percent) have used electricity. 11 HH (2.10 percent) have used solar panel and 186 HH (35.42percent) have used kerosene as sources of light in their home. (Source: DDC Profile 2009.)

5.2.4 Social Indicators

Social Indicators include banking habit, source of borrowing, Insurance, Use of Toilets, Structure of House and Source of Drinking Water. The comparison of these indicators is presented in the following tables:

Table 18 explicitly indicates that the social indicators are in better direction.

Table 18: Indicators Comparison on Banking Habit, Source of Borrowing and Insurance (1997/98 and 2008/09)

Indicators	Increased	Percentage	No change	Percentage	Decreased	Percentage
Banking habit						
Account Opening	31	72.09	12	27.91	0	0
Regular saving	2	100.00	0	0	0	0
Partial saving	31	72.09	12	27.91	0	0
Source of borrowing						
Institutional	121	100.00	0	0	0	0
Money lenders	0	0	4	3.39	114	96.61
Literacy rate	438	71.34	176	28.66	0	0
Under SLC	282	69.12	126	30.88	0	0
SLC	83	74.77	28	25.22	0	0
Intermediate	51	73.91	18	26.09	0	0
Bachelor	20	83.33	4	16.67	0	0
Master	3	100.00	0	0	0	0
Technical education	6	100.00	0	0	0	0
Insurance						
Life Insurance	80	94.12	5	5.88	0	0
Non-life Insurance	4	100.00	0	0	0	0
Livestock Insurance	28	100.00	0	0	0	0
Accidental Insurance	46	100.00	0	0	0	0

Source: Field Survey, 2010.

Note: Out of 130 respondents, some do not response the all indicators.

In the table 18, 27.91 percent of respondents had banking habit in 1997/98 but the percentage has increased to 72.09 percent in 2008/09. This indicates the banking habit is increased. One of the surprising points is that there are no banks in the area at local level but Kabeli Bikas Bank, one of the private bank is recently established in neighboring Rajarani VDC which made ease to increase banking habit. Otherwise, they would go to district headquarter Dhankuta bazaar and neighboring city Dharan bazaar of Sunsari district for banking purpose. The habit of beneficiaries to borrow loan has increased 100 percent from institutional source.

Banking habit of the people in Dhankuta district is not so good. Among 17,560 HH of loan receivers in Dhankuta district, 2,215 HH (12.61percent) take loan from bank, 2,890 HH (16.48percent) take loan from CBOs, 177 HH (1.01percent) take loan from cooperative, 12,033 HH (68.52percent) take loan from money lenders and 245 HH (1.40percent) take loan from other different sources. (Source: DDC Profile 2009)

Banking habit of Dandabazar VDC is also poor. Among 525 HH of this VDC, only 178 HH (33.90percent) take a loan from different sources. Bank as a source of loan is covered only 14 HH (2.67percent), loan borrowed from CBOs is covered 102 HH (19.43 percent) and loan borrowed from money lenders covered 62 HH (11.81percent). (Source: DDC Profile, 2010) But field survey 2010 march shows that among 130 HH, 45 HH have opening bank account, institutional (CBOs) source of borrowers are 122 HH and from money lenders covered 118 HH.

Total bank account opening HH of Dandabazar VDC is 73. Among 73 HH, 49 (67.12 percent) accounts are hold by male and 24 accounts (32.88 percent) are hold by female. Field survey shows that among 130 HH, 43 HH have opened bank accouts.

As group interview clarified that major portion of borrowed fund comes from their own COs, Community Forestry, FORWARD, Farmer Group, Livestock Service Office, PERDEP, FUN-board, SOLVE, PHC, Dandabazar and LDF. Similarly, 96.61 percent of respondents has decreased in 2008/09 that they had borrowed loan from moneylenders in 1997/98. Although COs and LDF shouldn't provide loan for non-income-generating activities, 12 households has received loan for the purpose of

healthcare, consumption of food, household expenditure and transportation which is not income-generating activities.

Literacy rate has increased from 28.66 percent in 1997/98 to 71.34 percent in 2008/09. The field survey shows that percentage of under SLC is increased from 30.88 to 69.12 percent, from 25.22 percent to 74.78 percent increased in SLC, from 26.09 percent to 73.91 percent increased in Intermediate, from 16.67 percent to 83.33 percent increased in Bachelor and 100 percent increased in Masters and technical education which has positively reflected the educational status in the VDC.

Insurance activities have also highly increased during this period. People didn't listen and know about insurance in 1997/98 but 94.12 percent respondents have done life insurance in 2008/09 and non life, accidental and livestock insurances are 100 percent increased in this period. But beneficiaries have no ideas and knowledge about insurance of livestock. So, they could not claim and inform about their dead livestock in VDP/VDC and other line agencies.

Table 19: Indicators Comparison on Toilet, Structure of House and Source of Drinking Water (1997/98 and 2008/09)

Indicators	Increased	Percentage	No change	Percentage	Decreased	Percentage
Toilets						
Dug well	16	19.75	33	40.74	32	39.51
Water seal	36	50.00	36	50.00	0	0
No toilet	0	0	9	56.25	7	73.75
Structure of House						
grass roof House	0	0	44	56.41	34	43.59
Tin roof house	31	39.74	43	55.13	4	5.13
Building house	8	66.67	4	33.33	0	0
Source of Water						
Tap water	9	7.44	108	89.26	4	3.31
Spring water	4	11.11	23	63.89	9	25.00
Rain water	0	0	10	100.00	0	0

Source: Field Survey, 2010

Note: Out of 130 respondents, some do not response the all indicators.

Table 19 shows that the use of toilets in community is increased rapidly. In the survey, 56.25 percent of no toilet households in 1997/98 are decreased by 43.75 percent which shows the good indication for good health, sanitation and environment pollution.

At Dandabazar VDC, 462 HH (88.00 percent) have made toilet and 63 HH (12.00 percent) don't have toilets. Among 462 HH, 10 HH have made waterseal toilet and 452 HH have simple dugwell toilets. But field survey 2010 shows that among 130 HH, 72 HH have waterseal toilet. Comparing with Dhankuta district among 29222 HH, 18006 HH (61.62 percent) have made toilet and 11216 HH (38.38 percent) don't have toilets. (Source: Field Survey, 2010)

The structure of household has found three types. The household made by grass roof is decreased by 43.59 percent and is increased 39.74 percent households made by tin roof. Similarly, 66.67 percent concrete buildings are made during this decade.

DDC profile 2009 shows that in Dhankuta district, 18662 HH (63.74 percent) have grass roof house, 10176 HH (34.82 percent) have tin roof house and 420 HH (1.44 percent) are concrete building. Comparing with Dhankuta district, 332 HH (62.29 percent) have grass roof house, 197 HH (36.96 percent) have tin roof and 4 HH (0.75 percent) are concrete building in Dandabazar VDC. But field survey 2010 shows that there are 12 concrete building among 130 HH sample beneficiaries.

Among 29222 HH of Dhankuta district, 23089 HH (79.01 percent) have used tap water, 5841 HH (19.99 percent) have used spring water and 292 HH (0.10 percent) have used water from river and stream. Comparing with Dhankuta district, 419 HH (78.61 percent) have used tap water, 111 HH (20.83 percent) have used spring water and 3 HH (0.56 percent) have brought water from river and stream. DDC profile 2009 have not shown the household of use of rain water but field survey shows that 10 HH are still using rain water now.

There is most scarcity of drinking water in the village. Most of the people have the problem of getting drinking water in the bazaar area. They bring water one km far from household providing one rupee per Litre for labor. Majority of people use tap water and spring water. Some of the respondents are depended on rain water. Only 7.44 percent tap water users increased and 25 percent of spring water users have decreased. The use of rain water is not easy. The users reserve the raining water from their tin roof and collected in drums which have been used when the water scarcities arise during the dry season.

5.2.5 Target Group Indicators

Table 20 makes it clear that about 29.69 percent respondents have increased land remained 62.28 percent of respondents have found no change in land and 7.03 percent of respondents have found decreased the ownership of land because of leaving the village to earn in abroad. Similarly, 40.48 percent of respondents have added some kinds of equipment like farming instruments, home gadgets, etc; 66.67 percent has

increased the holding of share equity, 2.11 percent has increased poultry and 42.02 percent has added livestock, 57.02 percent has increased the sophisticated goods and ornaments.

Table 20: Change in Target Group Indicators between 1997/98 and 2008/09

Indicators	Increased	percentage	No change	percentage	Decreased	percentage
Asset formation						
Land	38	29.69	81	63.28	9	7.03
Equipment	34	40.48	50	59.52	0	0
Share Equity	2	66.67	1	33.33	0	0
Poultry	2	2.11	93	97.89	0	0
Livestock	50	42.02	61	51.26	8	6.72
Sophisticated goods and ornament	69	57.02	47	38.84	5	4.13

Source: Field Survey, 2010.

The indication is simple enough to perceive that they have added the assets. The increase in livestock is praiseworthy because they have started to keep hybrid livestock like cow, buffalo and goat and become commercial on production of livestock. Sophisticated goods and ornaments are purchased from abroad and brought after returning to the village.

5.2.5.1 Training

Training undoubtedly broadens knowledge skills and attitude. Table 21 indicates the difference in training received between 1997/98 and 2008/09.

Table 21: Percentage of Training Received in 1997/98 and 2008/09.

Indicators	Increased	percent	No change	percent	Decreased	percent
No training	0	0	84	100	0	0
No. of training obtained	114	100	0	0	0	0
Vocational training	36	100	0	0	0	0
Skill development	25	100	0	0	0	0
Awareness Training	53	100	0	0	0	0
Study Visit	7	100	0	0	0	0

Source: Field Survey, 2010

The table 21 shows that the data has substantially increased on training. Among 114 people of training obtained, 36 are vocationally trained, 25 people have received skill development training and 53 have received awareness training and 7 people have got the chance to study visit. 48 people (16 female, 32 male) have got the chance for study visit. Among them 14.58 percent female participants of 12 female CBOs have got opportunity for study visit. In vocational training, livestock, crop and vegetable production are included. Similarly, skill development training covers sewing cutting, sweeter making, candle production, Account keeping training and in awareness training, sanitation, primary health care, leadership development, population and family welfare, good governance and human rights is included. And the last indication, study visit includes the group visit participatory of respondent for the purpose of how to manage household compound, to observe livestock management and to learn how cultivating vegetable. The place of visit is neighboring Bhedetar VDC of Dhankuta district. Almost all training received by beneficiaries was provided jointly by VDP, LDF and some other organizations.

Table 22: No. of Training Received Members of CBOs in Dandabazar VDC

Name of Training	No. of trainees				No. of total trainees
	Female	Percent	Male	Percent	
Agriculture	74	43.79	95	6.21	169
Livestock	75	48.39	80	51.61	155
Improved Oven	0	0	3	100.00	3
Bee keeping	2	14.29	12	85.71	14
Primary Health Care	15	55.56	12	44.44	27
Account Keeping	60	60.00	40	40.00	100
Leadership	28	56.00	22	44.00	50
Study tour	16	33.33	32	66.67	48
Meeting minute Keeping	24	64.86	13	35.14	37
Toilet construction	0	0	2	100.00	2
Total	294	48.60	311	51.40	605

Source: Monthly progress report, VDP, Dandabazar 2010.

Table 22 shows that sufficient trainings are provided by VDP. Female participation in training is also good. Altogether 605 trainees, 294 female (48.60 percent) are trained and 311 male (51.40 percent) are trained. Female participation in training is higher than male in account keeping (60 percent), leadership (56 percent), meeting minute keeping (64.86 percent) and primary health care (55.56 percent). Similarly, male participation in training is higher than female in agriculture (56.21

percent), livestock (51.61 percent), bee keeping (85.71 percent) and study tour (66.67 percent). Training of improved oven and toilet construction is provided only for male.

131 members of CBOs trained as village cadres with at least 35 days training in Dhankuta district organized by VDP. Among them, 25 (19.08 percent) are female participants and 106 (80.92 percent) are male. 25 female participants are categorized as one dalit, 16 indigenous and 8 other ethnic members. There are 177 CBOs' members trained as specialist with at least 7 days training. Among them, female are 56 (31.4 percent) and male participants are 121 (68.36 percent). There are 7294 members of CBOs trained in general area. Among them, female participants are 3086 (42.31 percent) and male participants are 4208 (57.69 percent). (Source: VDP progress report 2009, Dhankuta)

5.2.6 Women Empowerment Indicators

The specific concern of this topic is to assess and investigate the extent and structure of women's participation in household decision-making in 1997/98 and 2008/09. The major quantitative indicator of female status used was the relative input into three areas of household decision-making: farm management, involvement in local market economy and domestic activities.

The first category includes decisions on domestic activities such as cooking, washing, sweeping, family health care and sanitation, food processing etc. Instead of asking them these items separately only domestic activities was asked and written here. Secondly, farm management decision was taken as an indicator to assess the impact on beneficiaries. This includes questions on seed selection, choice of cropping pattern, input use pattern, animals to keep etc. The final category is the extent of gender's involvement in local market economy, which covers decisions on the selling, and buying of food items, livestock and agricultural inputs.

5.2.6.1 Participation in Domestic Activities and Farm Management Decision Making Process

Separated from the other "economic" or income-earning sectors but supporting agriculture and all other income activities with its services are the domestic activities.

These domestic activities encompass activities like cooking, laundry cleaning childcare, fetching water etc.

Table 23: HH Decision Making in Farm and Domestic Activities between 1997/98 and 2008/09.

Particulars	1997/98				2008/09			
	F	M	Both	Total	F	M	Both	Total
HH decision	88.28	6.25	5.47	100.00	47.66	3.13	49.22	100.00
Farm Mgmt	36.13	47.06	16.81	100.00	50.42	7.56	42.02	100.00

Source: Field survey 2010.

Extent of gender's participation in farm management is also illustrated in table-23. Although the activities seem same with domestic activities, it is conceptually separate in the sense that the activities it encompasses are all geared towards the production of household goods or commodities.

In table 23, 6.25 percent HH domestic decision was taken by male alone in 1997/98, 88.28 percent decision was taken by female only and 5.74 percent by both. But in 2008/09, 3.13 percent male is not involved in HH decision of domestic activities, 47.66 percent female and 49.22 percent both female and male are involved in HH decision. This indicates that both male and female have started to take decision in collaboration which is increased from 5.47 percent in 1997/98 to 49.22 percent in 2008/09. Male have become quite cooperative to female and involved jointly to decide domestic general activities. Unilateral decision making process in the family is changed into bilateral decision making process during this period which is a good indication for women empowerment.

Again in farm management decision-making, 47.06 percent male, 36.13 percent female and 16.81 percent both used to involve in 1997/98 but in 2008/09, 7.56 percent male, 50.42 percent female and 42.02 percent both have been involved in farm decision-making. This is also a good indication on part of women. Both

indicators show that cooperation is good between male and their female partner on the family.

5.2.6.2 Gender's Involvement in Local Market Economy

Rural women are usually entangled in the less or non-remunerative household chores. Social norms and regulations usually do not permit their living into the outside productive sphere. This sub-section analyzes involvement in local market economy from the perspective of gender issues which includes of disposal of goods produced in the household for sale or exchange in the near by market or weekly Hat Bazaars. Table- 18 presents percentage distribution of genders involvement in the decision making process to participate in local market economy in 1997/98 and 2008/09. The study intends to know whether there is any improvement in women's role in such activities from where currency is generated and they have opportunity to use it.

Table- 24: The Involvement in Local Market Economy Decision Making from Gender's Perspective in 1997/98 and 2008/09.

Particulars	1997/98				2008/09			
	F	M	Both	Total	F	M	Both	Total
Ownership of land	3.85	85.38	10.77	100.00	15.38	68.46	16.15	100.00
Purchasing & Selling of land	3.08	70.00	26.92	100.00	13.08	10.77	76.15	100.00
Selling of agricultural product	23.97	56.20	19.83	100.00	45.45	5.79	48.76	100.00
Selling of livestock products	8.87	70.97	20.16	100.00	29.03	9.68	61.29	100.00
Bank Account holding	22.92	60.42	16.67	100.00	40.91	31.82	27.27	100.00
Participation on trade and business	9.80	72.55	17.65	100.00	21.05	7.02	71.93	100.00
Participation on organization	8.85	69.03	22.12	100.00	31.86	7.08	61.06	100.00
Use of means of family planning	70.17	0.88	28.95	100.00	7.44	0.83	91.74	100.00

Source: Field Survey, 2010

Ownership of land with female is increased from 3.85 percent in 1997/98 to 15.38 percent in 2008/09. Ownership of land of man is decreased from 85.38 percent

to 68.46 percent and ownership of land with both is increased from 10.77 percent to 165.15 percent. Similarly, decision of both male and female for purchasing and selling of land is increased from 26.92 percent to 76.15 percent where the percentage of decision of male is decreased from 70.00 percent to 10.77 percent. This shows the tendency of coordination among family members for household decision and the woman is more responsible for household decision making nowadays in the village. So, the above finding indicates that the unilateral decision making process is changed into bilateral decision making process in the family which shows that the responsibility and empowerment of women in HH decision-making process is positively changed and increased.

In the table 24, the decision of both male and female to selling of agricultural products and livestock is also increased and only male decision on it is decreased. The percent of joint decision is increased from 19.83 percent to 48.76 percent in agricultural products and from 20.16 percent to 61.92 in livestock. The male decision is decreased from 56.20 percent to 5.79 percent in agricultural product and from 70.97 percent to 9.68 percent in livestock. Female decision is increased from 23.97 percent to 45.45 percent in agricultural product and from 8.87 percent to 29.03 percent in livestock.

Similarly, bank account holding data is increased. In the table, male had 60.42 percent, female had 22.92 percent and both jointly had 16.67 percent account holding in 1997/98 and male have 31.82 percent, female have 40.91, and both jointly have 27.27 percent in 2008/09 which shows that the account holding culture is somehow increased in this period.

The decision for participation on trade, business and organizations is increased in both male and female where only male decision is decreased. It is increased in both male and female from 16.65 percent to 71.93 percent in trade and business, 22.12 percent to 61.06 percent in representation on organization, the male decision is decreased from 72.55 percent to 7.02 percent and 69.03 percent to 7.08 percent respectively and the female decision is increased from 9.80 percent to 21.05 percent in trade and business and from 8.85 percent to 31.86 percent in representation on organization. It shows that the decision for participation on trade and business and representation on organization is taken place with coordination and advice between

male and female in the house and only female decision is also increased because male partners from maximum HH are aboard.

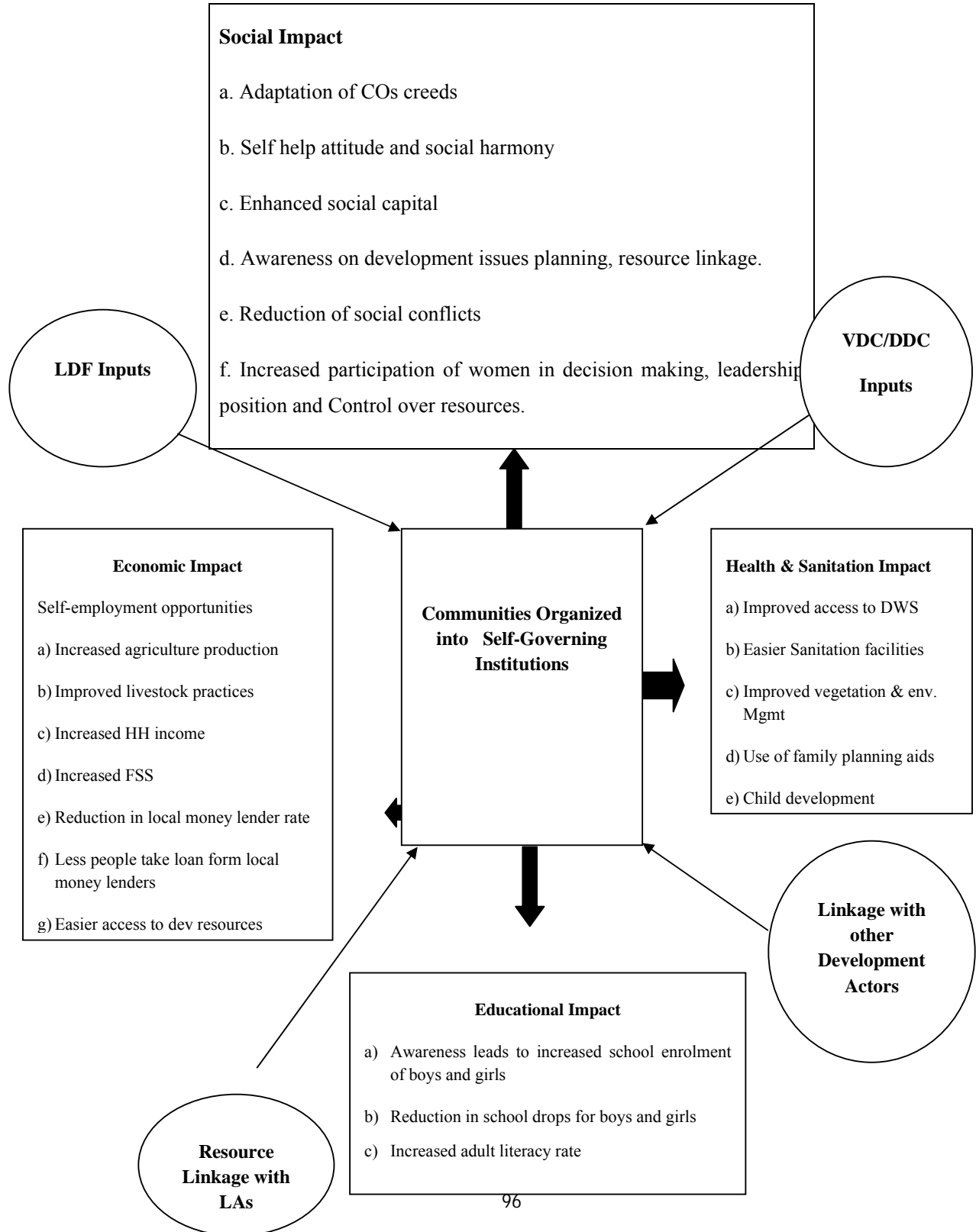
The decision of using means of family planning of both is increased from 28.95 percent to 91.74 percent where the decision of female is decreased from 70.17 percent to 7.44 percent This shows those not only decides family planning activities by woman, but also involve men for that purpose with coordination. Nowadays, males are also more responsible for family planning than before.

5.2.6.3 Change in Social Status of Women Beneficiaries in the Household and Community Level

Key informants with the women beneficiaries revealed that improvement in their status in the household resulted in somewhat lower assessment than in community. Some respondents reported that women felt less restricted in speaking their mind and more inclined to make decision on their own after they joined COs nowadays. Most of the women are more empower on speaking publicly, participation on public programs, decision on community activities, providing advices and suggestions to their husbands and family.

Figure 8

Socio-Economic Impact of VDP through Awareness, Social Regulation, LDF Support and Linkages at Glance.



5.3 Sustainability of the Program at Local Level

5.3.1 Community Development Activities - A Cause for Group Solidarity

People who come together in VDP, COs tend to form structure and develop norms and standards that help them to operate effectively and maintain themselves as a group. According to Rossi (1972), solidarity is a broad concept which refers to the existence of a persistently tie that crystallizes the sense of attachment to one's group. The degree of solidarity of a group is determined by the personal need satisfaction it provides to its members (Dimock, 1983). It was observed in the field that group where members were working toward a common goal like drinking water scheme, construction of small irrigation scheme, nursery establishment and fodder plantation on a cooperative basis was found to be more cohesive.

Hoffman-Nowotny (1981) maintains that group solidarity is enhanced by social participation that exists in the structure of a social system. According to him, as members of a given group prefer direct participation in communal activities, the group will be tightly bonded into everlasting group solidarity. Participation of COs members in different facets of CD activities create personal ties among the members of the group.

Table 25: Percentage Distribution of Participation in Major CD Activities

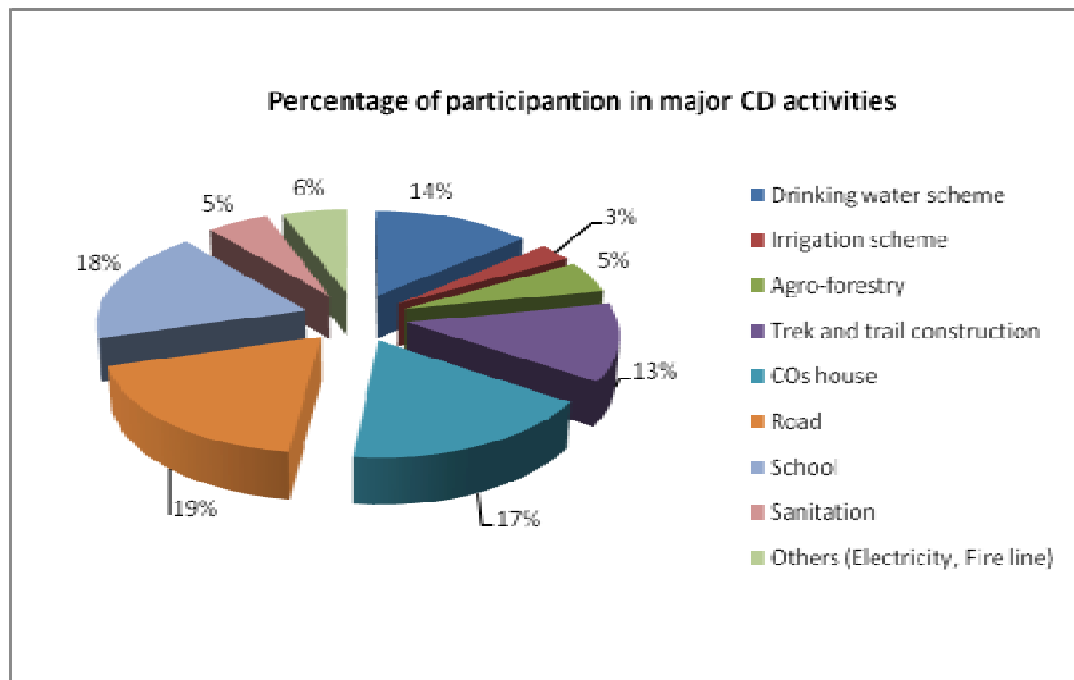
Community Development Activities	No. of participants	percentage
Drinking water scheme	90	69.23
Irrigation scheme	19	14.62
Agro-forestry	33	25.38
Trek and trail construction	81	62.31
COs house	113	86.92
Road	121	93.08
School	119	91.54
Sanitation	35	26.92
Others (Electricity, Fire line)	37	28.46

Source: Field Survey, 2010

Note: One respondent may answer one or more options

The 69.23 percent of sampled beneficiaries participated in the construction of drinking water scheme either in the form of voluntary labor or material contribution. 14.62 percent of sampled beneficiaries were found to have participated in the construction of irrigation scheme, 25.38 percent have involved in agro-forestry scheme, 62.31 percent in trek and trail construction, 86.92 percent have involved in COs house building process, 93.08 percent in road construction, 91.54 percent in schools, 26.93percent in sanitation and hygiene and 21.46 percent in other activities. (Table-25) The figure 9 also shows the percentage of involvement in community development activities:

Figure 9



No. of Seed grants projects operated by VDP in Dhankuta district is 192. Among them, no. of irrigation projects is 43 (22.40percent), no. of drinking water projects is 113(58.85 percent), no. of conservation programs is 8 (4.17 percent) and other programs are 28 (14.58 percent). In comparison of Dandabazar VDC, no. of seed grants projects operated by VDP in Dandabazar is 4. Among them, no. of irrigation project is 2 and no. of drinking water project is 2.

No. of beneficiaries HH of the seed grants projects in Dhankuta district is 5,607 and Dandabazar VDC is 100. Similarly, the irrigated area in Dhankuta districts is 343.30 hectares and 8.25 hectares in Dandabazar VDC. No. of HH benefited by drinking water project in Dhankuta is 5,531 and no. of Dandabazar VDC is 100 HH. The conservative area of Dhankuta is seven hectares and no land in Dandabazar as conservative area. (Source: DDC Profile 2009, Dhankuta)

5.3.2 Sectoral Distribution of Credit Disbursed

Table 26 shows the sectoral distributions of loan with invested amount and its percentage:

Table 26: Sectoral Participation of Beneficiaries and Distribution of Invested Loan

Sectors of invested loan	No. of participants	percentage	Invested Amount	Percentage
Agriculture	60	46.15	631150	34.20
Livestock	64	49.23	899450	48.74
Cottage/Trade business	10	7.69	269200	14.59
Other (Healthcare, food, transportation)	12	9.23	45600	2.47
Total	146	100.00	1845400	100.00

Source: Field Survey, 2010

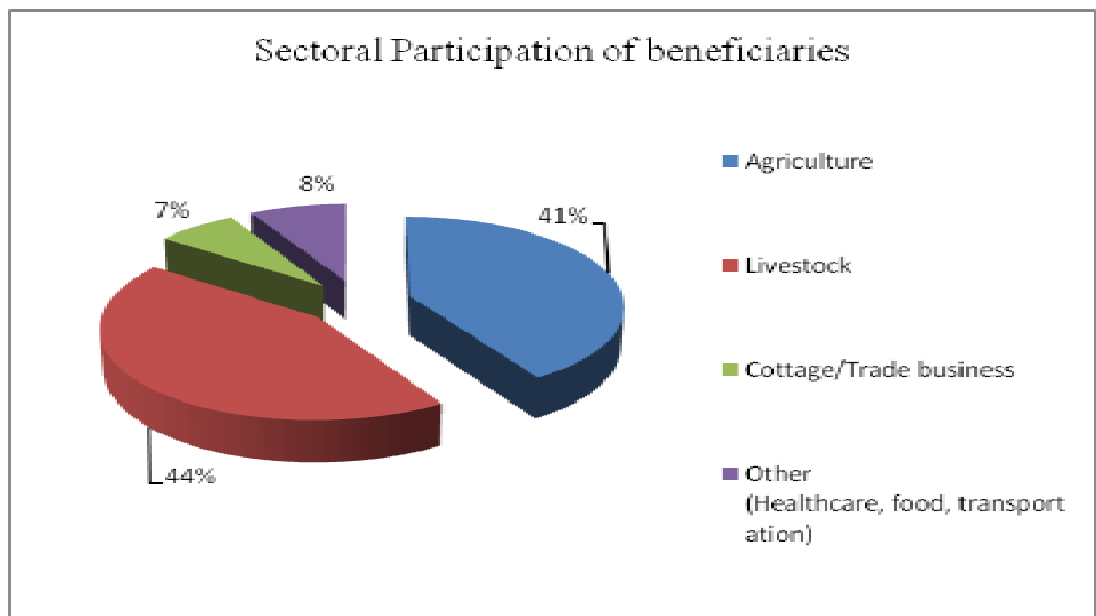
Note: One respondent may answer one or more options

The table 26 clearly shows that the larger proportion of the disbursement of credits was channeled into livestock (49.22percent), agriculture (46.15percent), Cottage trade and business (7.69 percent) and others (9.23 percent). They borrowed loan mostly for livestock, vegetable cultivation, horticultural and crops. It covers major proportion in loan. In the table, 48.74 percent loan is invested in livestock, 34.2 percent loan is invested in agriculture and 14.59 percent loan is invested in cottage/trade and business sector. Some 2.47 percent investment is for miscellaneous purpose. Beneficiaries have expended the loan for chemical fertilizer (36 respondents), hybrid seed (48 respondents), instruments (18 respondents), wage for labor (11 respondents) and horticultural (60 respondents) in agricultural sector. They have invested the loan for cow (5 respondents), goat (43 respondents), hen (2 respondents), and pig (46 respondents) in livestock sector. They have invested the loan in two grocery shop, two vegetable shop, one cloth shop, three hotels, one cold

store shop, one tailoring shop and one hard ware shop under cottage/trade and business sector. In other sectors, the members of the CBOs have taken loan for health care (8HH), food consumption (2HH), HH expenditure (1HH) and transportation cost (1HH).

This indicates that the loan is utilized and it helps for sustainable, commercial and prompt to their occupation. The figure no 10 shows the sectoral participation of beneficiaries in percentage:

Figure 10



Total number of sectoral participation of beneficiaries in Dandabazar VDC is 642. Among them, participation on agriculture, livestock, trade and business and others is 148 (23.05 percent), 280 (43.61 percent), 188 (29.28 percent) and 27 (4.21 percent) respectively. (Source: VDP Report, 2010 Dandabazar) Comparing the data with field survey data, agriculture, livestock and other sectors participants are higher in field survey and trade and business sector is lower.

Total invested loan of VDP in four sectors in Dandabazar VDC is Rs. 13,50,000/-. The invested loan is Rs. 1,50,300/- (11.13 percent) in the area of agriculture, Rs. 7,26,400/- (53.81 percent) in livestock, Rs. 2,62,000/- (19.41 percent) in trade and business and Rs. 2,11,300/- (15.65 percent) in other sectors. (Source: VDP Report 2010, Dandabazar)

In comparison of field survey report with VDP progress report, the investment amount in agriculture sector, livestock and trade and business is lower in VDP report than in field survey report because VDP report doesn't include monthly saving amount and it's interest as investment amount. Similarly, other sector in VDP report includes the investment of loan in cooperatives and toilet construction. So, the investment in other sector is high in VDP report.

5.3.3 Number of Loan Cycles

Positive impact on sampled beneficiaries was assessed by analyzing the demand for credit and its utilization. Table 27 presents percentage distribution of beneficiaries by number of loan cycle received.

Table 27: Percentage Distribution of Receiving Number of Loan Cycles

No. Of loan cycle	No. of participants	percentage
Non	8	6.15
Two	32	24.62
Three	16	12.31
Four	17	13.08
Five	9	6.92
Six or above	48	36.92
Total	130	100.00

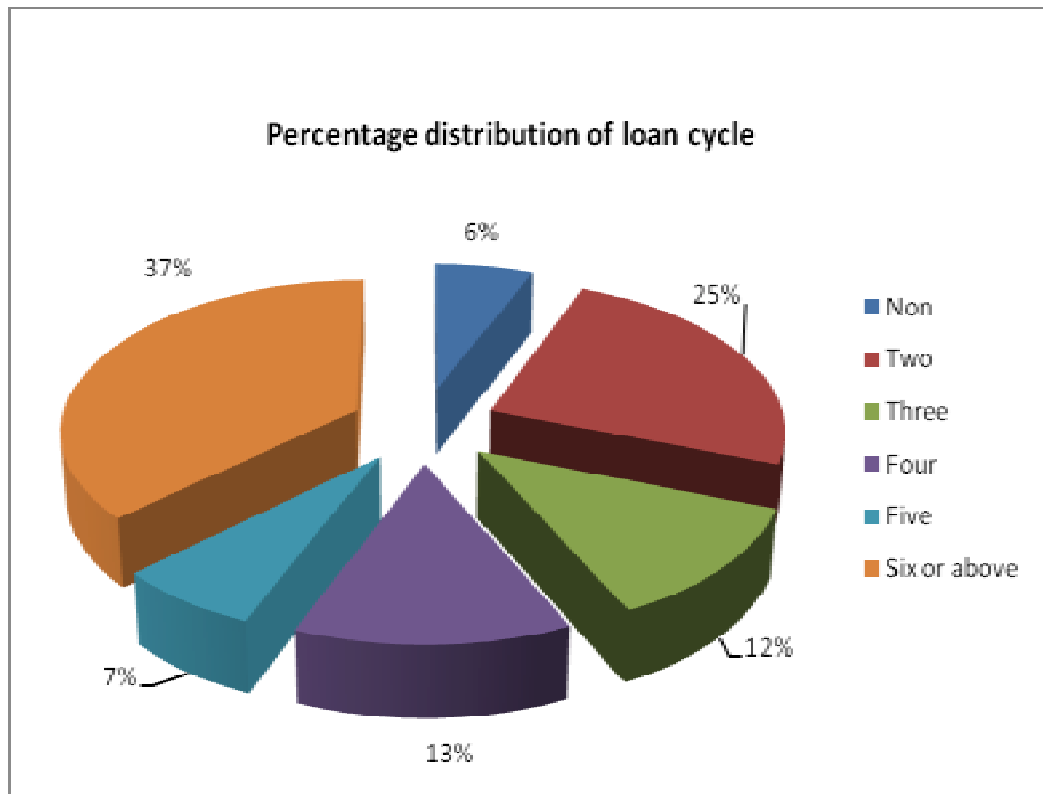
Source: Field Survey, 2010.

The 36.92 percent of the sample beneficiaries were found to have taken six or more cycle of loan, whereas 24.62 percent of the sampled beneficiaries received two

cycles of loan, 12.31 percent received three cycles of loan, 13.08 percent in four cycle, and 6.92 percent in five cycle of loan. The 6.15 percent of sampled beneficiaries had not taken loan because they felt no need to take (3persons), low saving amount in the CBOs (3persons) and two persons are in queue for loan taking. Field observation revealed that uptake of a second or follow on loan was more popular with earning enterprises. They often take loan for needy situation and returned back in time according to the rule and regulations of organization. So there is no amount of overdue of loan in Dandabazar VDC but VDP progress report 2010, Dhakuta shows that total overdue amount in Dhankuta is Rs. 4,86,173/-. Among this amount, overdue amount associated with female members is Rs. 3,13,049/- (64.39 percent) and associated with male members is Rs. 1,73,124/- (35.61 percent). The overdue loan not returned during one to two years is Rs. 81,053/- (16.67 percent) and Rs. 4,05,120/- (83.33 percent) is not returned from last two years and above in Dhankuta.

The figure 11 shows the percentage distribution of loan cycle:

Figure 11



5.3.4 Size of Loan Received

Average loan size is varied by purpose of loan. The size of the loan ranged from Rs. 1,000 to Rs. 20,000. Table 28 illustrates the number and percentage distribution of sampled beneficiaries receiving different loan size.

Table 28: Size of Loan Received by Sampled Beneficiaries from COs

Size of Loan (Rs.)	No. of loan receivers	Percentage
Rs. 1000-2000	9	6.92
Rs. 2000-5000	20	15.38
Rs. 5000-10,000	37	28.46
Rs. 10,000-20000	26	20.00
Above Rs. 20000	30	23.08
No Loan	8	6.15
Total	130	100.00

Source: Field survey, 2010

As seen in the table 28, No loan has taken by 8 (6.15 percent). 6.92 percent has taken loan size of Rs. 1,000-2,000; 15.38 percent received loan size in the range of Rs. 2,000-5,000, 28.46 percent received loan in the range of Rs. 5,000-10,000, 20 percent in the range of Rs. 10,000-20,000 and remaining 23.08 percent received loan size in the range of above 20,000. It shows that comparatively, more respondents have received loan in the range of 5 to 10 thousand than other ranges.

5.3.5 Loan Operation

Primary data on loan repayment, loan outstanding and overdue loans could not be collected, as respondents couldn't recall it correctly. Hence, loan operation analysis

was partly based on DLGSP annual report and VDP, Dandabazar progress report. As of 2009, the analysis of data shows that loans disbursed to beneficiaries in Dandabazar VDC for various income generating activities amounted to Rs 18,45,400. All are invested and revolving among members in CBOs. There is no overdue of loan. This reflects the population as honest and devoted to COs norms and regulation.

The respondents have received loan from not only CBOs but also they receive the loan from other organizations at local level. The respondents who haven't known about the loan receiving process from other organization are 20.77 percent and those who can explain about the loan receiving process are 51.54 percent but 27.69 percent respondents don't have an idea about the loan process of other organizations. Except the VDP, The Community Forestry Users Groups, FORWARD, Farmer Groups, PARDEP, FUN-Board, SOLVE, Vetarinari Office, PHC Dandabazar have also invested loan to the target group and community.

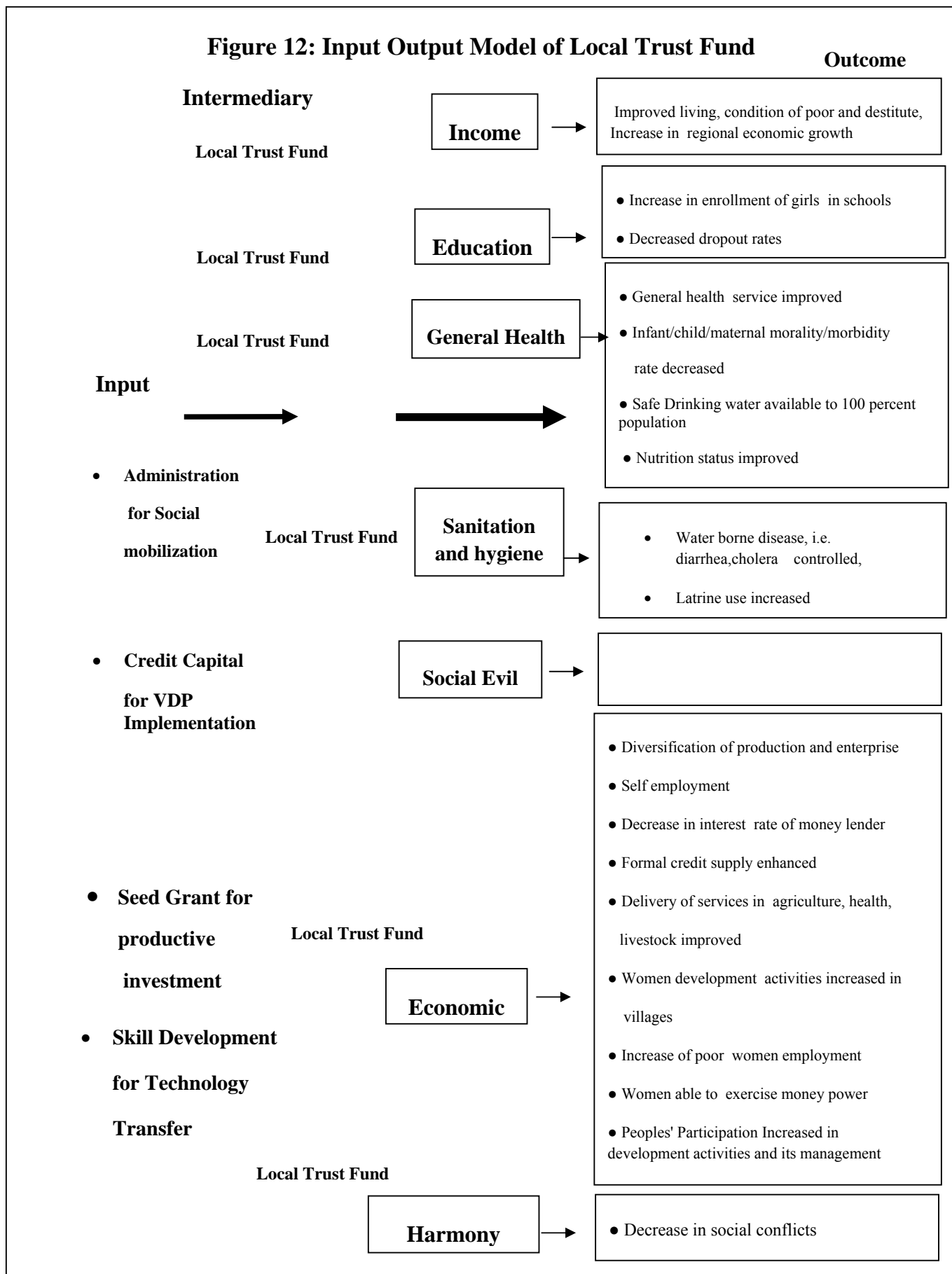
5.3.6 Local Development Fund

VDP model stresses on social capital in local development by enlarging the voices and choices of the poor, who take an active part in decision-making affecting the community. LDF consists of support teams that have since 1997 developed specialized capabilities to provide service to rural communities through social mobilization. It has successfully demonstrated how a specialized agency can be developed with in DDC to facilitate and manage poverty alleviation initiatives. VDP operations are to be sustained through LDF as part of revolving facility through micro-finance activities and local resources.

The main source of fund for LDF is UNDP. DDCs and VDCs provide matching funds. Bilateral and multilateral agencies, National and International NGOs, GoN and Financial Institutions are other sources.

Figure 12: Input Output Model of Local Trust Fund

Outcome



5.3.7 Group Decision Making Process

COs organized under VDP are the institutions at the grass-root level. Institution of this kind encompasses complex of norms and behaviors that permits over time by saving collectively valued purposes. Groups are organized in any context to achieve some specific purposes by undertaking specific activities within a specified period of time span. One set of task of COs directly focuses on income generating activities with loans. A second set of tasks deals with the loan from LDF. The third set of tasks focuses on the community development activity, which requires VDP to mobilize and manage local resources. The final set of tasks requires the group to acquire outside resources (technical as well as financial) from government and non-government organizations.

In all the above-mentioned tasks, what really necessary is the involvement of beneficiaries in decision making process to arrive at consensus in developing and constructing organizational charter for the management of group activities. CBOs are viewed as an instrument in bringing rural villagers together in the decision making for working collectively.

The capacity and sustainability of the group relies on the construction of agreements, which the members will support and enforce, for joint action, which is so important that all members will impose organizational discipline on themselves to accomplish corporate purpose. Sustainability of the group in the present context is defined is the ability at the system (CBOs) to maintain a certain well-defined level of performance (output) over time, and if required enhance the same (adapted from Joddha, 1990). Performance (output) refers here to the involvement of COs members in-group decision making to undertake above-mentioned tasks.

Sustainability of the group was measured by the degree of involvement of COs members in-group decision-making in seven major tasks to be performed by group. Table 29 presents percentage distribution of sampled beneficiaries according to their extent of involvement in group decision making process.

Table 29: Level of Involvement in Group Decision-making by Tasks

Group Tasks	No. of involvement	Percentage
Income generating activities	104	80.00
Saving & Credit	126	96.92
CD activities	115	88.46
Mobilizing resources	47	36.15
Mobilizing groups	86	66.15
Investment	34	26.15
Others	17	13.08

Source : Field Survey, 2010

Note: One respondent may response one or more options

As seen from table 29, the level of involvement of sampled beneficiaries in group decision making process in relation to saving and credit activities is the highest (96.92 percent), followed by Community Development Activities (88.46percent), then, collective identification of income generating activities (80 percent), group investment plan (66.15 percent), mobilization of resource (36.15 percent), Investment plan (26.15 percent), and others as skill development, awareness program etc. (13.08 percent). This shows that women are much empowered for social activities.

Table 30: Sectors and Investment Amount in Income Generating Activities in Dandabazar VDC

Sectors	Amount (Rs.)	Percentage
Cow and buffalo	140000/-	16.20
Mushroom farming	20000/-	2.31
Goat and pig exchange program	114200/-	13.21
Pro-poor income generating program	50000/-	5.78
Vegetable revolving program	64182/-	7.43
Poultry farming	1000/-	1.16
Ginger farming	120000/-	13.88
Tea and coffee planting program	23000/-	2.66
Seed grant program	158000/-	18.28
Other activities	165000/-	19.09
Total	864382/-	100.00

Source: LDF Secretariate2010, Dandabazar

Table 30 shows that seed grant program covers 18.28 percent amount of income generating activities. Similarly, cow and buffalo covers 16.20 percent, ginger farming program covers 13.88 percent, and mushroom farming covers 13.21 percent and so on.

The total amount received from DDC to Local Development Fund, Dandabazar as revolving fund is 5,97,182/-. It has received Rs. 3,75,000/- for the purpose of loan for revolving fund. Similarly, the amount received for vegetable revolving fund is Rs. 64,182/- and for seed grant program is Rs. 1,58,000/-.

In Dhankuta district, total no. of income generating activities (micro enterprises) initiated by male is 149. Among them, 26 activities (17.45 percent) are related to agriculture, 69 activities (46.31 percent) are related to livestock and 54 other activities (36.24 percent). Similarly, total no. of income generating activities initiated by female is 152. Among them, 22 activities (14.47 percent) are related to agriculture, 52 activities (34.21 percent) are related to livestock and 78 other activities (51.32 percent). In total, no. of income generating activities initiated by both male and female is 301. Among them, 48 activities (15.95 percent) are related to agriculture, 121 activities (40.20 percent) are related to livestock and 132 activities (43.85 percent). (Source: VDP Progress report 2010, Dhankuta.)

In Dandabazar VDC, total no. of income generating activities initiated by female is 146. Among them, 60 activities (41.10 percent) are related to agriculture, 64 activities (43.84 percent) are related to livestock, 10 activities (6.85 percent) are related to trade and business and 12 activities (8.22 percent) are others. (Source: field survey 2010)

Classification of saving of sampled 12 female CBOs in Dandabazaar shows that 5 groups save Rs. 20/- per month. Similarly, One group saves Rs. 22/- per month, one group saves Rs. 25/- per month, one group saves Rs. 30/- per month, one group saves Rs. 40/-, one group saves Rs. 55/-, one group saves Rs. 110/- and one group saves Rs. 120/-. This shows that monthly saving rate is varied and determined by individual groups itself according to the economic status of their members. There is no problem to receive loan from CBOs for all members because all CBOs provide equal opportunity to all members.

Table 31: Total Economic Fund Status of Selected Nine CBOs out of twelve

Source of fund	Received amount (Rs.)
Received from VDP	492580/-
Received from DDC	50000/-
From loan interest	24407/-
Monthly Saving	355298/-
Fees and fine	25910/-
Others	39344/-
Total	987549/-

The total Rs. 4,67,500/- is invested out of total Rs. 4,92,580/- received from VDP and remain Rs. 25,080/- is in cash in hand in 9 CBOs. In table 31, VDC has also provided the fund but it is not included because VDC has transferred the fund direct to VDF account and the CBOs have received that amount from VDC/VDP.

CHAPTER VI

SUMMARY, CONCLUSION AND RECOMMENDATION

6.1 Summary and Conclusion

By the time, when the field survey for this study was conducted, the VDP had been operating in 60 districts of the country and 10 VDC of Dhankuta district. The program is in the high priority list of government as it aims at improving the overall well being of villagers by bringing them into social mainstream through social mobilization.

The purpose of the present study is to assess the socio-economic impacts of VDP. More specifically, the study focused on the following aspects.

1. To examine the socio-economic impact of VDP.
2. To assess the sustainability of VDP at local level.
3. To examine the participation and empowerment status of woman in the program
4. To measure for the effective management of the program.

The finding of the study reports are based on the following methodology adopted for the study. Population from which sample was drawn for this study included six wards of Dandabazar VDC. At first, it was decided to carry out purposive sampling of only 12 woman groups among all 30 groups. Population from which sample has been drawn included all women participated Community Based Organizations at Dandabazar VDC in Dhankuta district. It was carried out purposive sampling of 12 out of 30 groups; all women participated CBOs are selected for the study. This study has focused a survey to include Dalit, Janajati and other women members as respondents or beneficiaries at least 50 percent members of the group for information collection by using random sampling. The final stage comprised random selection of at least 50 percent members from each 12 groups, hereby, making a total sample size of 130 beneficiaries.

The study is largely based on primary data. Judicious use of secondary data constituted the part of the research progress. Primary data has been collected by means of structured and semi structured questionnaires in interviewing the sampled respondents. Key informant and group interview were also used to collect qualitative information. Descriptive method was used for analyzing data. The information obtained thus has been presented using simple mathematical tools such as ratio, percentage and average.

About 47 percent of land of the VDC is agricultural land, about 50 percent is covered by forest and remaining 3 percent is bush, grass, orchard, sand and cutting area (land slide).

Total population of the VDC is 3,093, Female share the 1,451(46.91%) of total population and male share the rest. There is 3.46 percent Brahmin population, 6.40 percent Chhettri and 28.71 percent Limbu, 0.13 percent Newar, 2.92 percent Tamang, 8.01 percent Rai, 24.71 percent Magar, 2.47 percent Damai, 5.38 percent Kami, 1.56 percent Sarki, 15.12 percent Yakha and remain 0.45 percent are other cast. 59.72 percent population are economically active and 40.28 percent are dependent population. The literacy rate of Dandabazar VDC is 59.04 percent.

There is a public institution apart from two private clinics, 11 schools: one higher secondary, one lower secondary, 7 primary schools, one pre-primary and one private lower secondary boarding school. Six NGOs and two Cooperatives are working in the VDC as a development partner of VDC; electricity is available in seven wards except 2wards' HH. Total main road constructed along this VDC is about 7 km (fair weather), which is going to blacktop. There is a veterinary service center, a weekly local market, one police post and an IME centre.

All respondent beneficiaries reported that the leaders of their group were selected on the basis of group initiative and also all respondents mentioned that their dozen groups had altogether 154 meetings in the last year 2008/09.

The internal saving of all 30 COs in Dandabazar VDC is Rs. 12,15,200 and and the investment (cumulative) of 12 CBOs is Rs. 1845400. The livestock sector mostly prioritized in loan disbursement. Total credit capital delivered by LDF to

CBOs is Rs. 10,26,960. About 30 CBOs have matured and reached their second threshold as they have begun demanding increased resources.

Based on the above findings, it can be concluded that Monitoring & Evaluation system of VDP is good in the area. Participation has been immensely exercised either in leadership selection or in internal saving. Group saving manifests the devotion of villages to the disciplined. Saving and cumulative investment which is double of saving is praiseworthy.

In an attempt to assess the impact of the program on target villagers on selected indicators between 1997/98 and 2008/09, it was found that there was a shift of emphasis in income generating activities in recent years.

Out of selected six indicators used to compare and measure the changes in the general indicators, beneficiaries were found in better condition in 2008/09. Most of the beneficiaries have been found in better condition from income, saving to fulfillment of food. On the HH indicators, the improvement and positive impact was felt by the beneficiaries. They include cost maximization in medicine, increase in education, and consumption of durable or non-durable goods.

On the technological diversification indicators, respondent's reports manifested that they have been inclined to use modern equipment even in farming. They have now a number of improved varieties of livestock, use chemical fertilizers and wage labors increased instead of Parma.

Social Indicators have shown the slight improvement in banking habit. Private bank is established on neighboring Rajarani VDC. People have begun to borrow loan from institutional source instead of money lenders. Internal Saving is enough for providing them the loan in need. Literary rate increased, increased of providing the more scope for resource mobilization on road, schools and community activities. Target Group Indicators such as assets (land, equipment, poultry, and livestock, sophisticated goods and ornaments) have been found at a good direction. Major parts of asset formation consisted of sophisticated goods and ornament and livestock. 84 respondents had received no training in 2008/09. Awareness and account keeping training are a new kind of training, which is supposed to help good governance and transparency on CBOs in VDC.

On the household decision making front female input into decision-making in domestic activities has improved. Only 5.47 percent beneficiaries both male and female used to take HH decision in 1997/98 but the ratio has increased to 49.22 percent in 2008/09. Similarly, the unanimous decision rate was 42.02 percent in farm management decision-making. Though improvement in local market economy has been seen, and the role of women in local market decision-making improved, it is less than male input in decision making. But the trend is better than before. Relatively more women respondents perceived improvements in terms of 'relation' and 'cooperation' with 'friends' and 'neighbors' in the community. However, few women beneficiaries experienced strained relation and less cooperation from their husbands, may be partly due to emerging entrepreneurship developed among them, and challenges posed by their wives in the households.

In the overall context, 69.23 percent of beneficiaries participated in the construction of drinking water scheme, 14.62 percent in irrigation scheme, 62.31percent in trail and trek construction, 93.08 percent in road, 91.54 percent in school and 26.92 percent in sanitation.

6.15 percent of sampled beneficiaries were found not taking any cycle of loan, 36.92 percent have taken six or more-cycle of loan, 24 percent have taken at least two-cycle loan, 12.31 percent have taken three-cycle loan, 13.08 percent have taken four-cycle loan and 6.92 percent have taken five-cycle of loan and 6.15 percent respondents have taken no loan from the group. 28 percent of beneficiaries have taken loan range between Rs.5, 000/- to 10,000/-. About 23 percent of beneficiaries have taken loan range above 20,000/-. No one has any overdue yet. This indicates and ensures the sustainability of VDP at local level.

6.2 Recommendations

The overall performance of the program has been satisfactory. The strategic approach for its implementation has provided a unique opportunity for increased participation in development planning and management. Progress has been made in reducing poverty. Women have been empowered, and they are taking lead in community development and micro enterprises social issues such as child labor, child

marriages, violence in community and alcoholism have been addressed through social mobilization.

The land should be taken as the primary criteria to identify target clientele (members) and HH having land below 0.5ha, should only be included in VDP: special attention needs to be included to be given to landless households, female headed household and women in disadvantaged social and ethnic groups.

Once target beneficiaries are clearly identified group formation process should be preceded. Four rules governing this should be carefully followed:

- (a) A group should be small enough to ensure direct democracy within it,
- (b) A group should be homogenous especially in socio-economic terms to avoid conflicts of interests and problem of domination,
- (c) Group members should come from close neighbors so that they can meet and communicate easily and frequently, and
- (d) Group formation should be voluntary to the extent possible. Group formed with external assistance are likely to disintegrate over time.

Leadership selection should be given to group members. Leaders should hand-picked by development agents for account of their 'progressiveness' tends to dominate it over others. Therefore, if organizations like VDP, groups should have mechanism that forestalls concentration of power in one person rotation of leadership, collective leadership, ceilings on terms of service, division of responsibilities among members of the group are examples of such mechanism to ensure democratic leadership.

At least within a social organization like VDP groups, every member should be able to directly participate in decision making on key, if not all, issues. Leaving the decision-making to leaders will almost inevitably results in concentration of power and other irregularities, making decisions through consensus building seems to be more culturally compatible in the Nepalese context.

Inter-group formation should be promoted with the aim of transforming them into local NGOs. The legal status of CBOs, which in many places is in the primary stage of institutional development, and their federation is not yet clear. The continued

uncertainties will hamper CBOs institutions growth both in terms of saving and credit as well as its independent entity. So these CBOs should be transferred to ' Social mediators' such as local NGOs, Cooperatives, credit unions etc.

The livestock sub-sector in agricultural sector was dominant in absorbing VDP loans used for investments; livestock death due to endemic disease had been devastating to this enterprises. This problem is to be urgently solved. It is thus recommended that:

- (a) Vaccinations of animals should be arranged at appropriate times;
- (b) Healthy and improved livestock should be beneficiaries instead of providing credit in cash;
- c) Livestock should be insurance through CBOs for all their members.
- (d) The VDP at the districts level should have its Veterinary Assistant who can fully devote his/her time to providing services to the beneficiaries.

Artificial distinction between the loans for production and consumption serves no real purposes. The borrowers can easily use credit for 'productive' purpose if family members are hungry. Thus it is recommended that it is desirable to make a provision of total package of credit to the beneficiaries for production purpose and credit for consumption and other emergency purpose either from revolving fund or group saving fund.

Credit activities should be further promoted and diversified in areas, which reflect a positive trend towards financial sustainability of income earning activities. Sites, which do not show a positive trend, should be investigated and remedial actions taken.

Group saving is of great importance in the rural economy. Though the CBOs members are supposed to deposit certain amount of their periodic saving at regular intervals, hundred percent respondents have been found to have participated in-group saving, some have left to save in-group fund (group interviews). It is thus recommended that this matter should be seriously taken care of in an effort to improve rural people's economic situation.

In VDP groups (CBOs) where members are working towards a common goal like construction of drinking water scheme, small irrigation scheme, school, road construction, sanitation campaign and nursery plantation on cooperative basis are found to be more cohesive and tightly bounded into group solidarity. It is, therefore, recommended that it is always desirable to involve target beneficiaries in CD activities with group plan.

The training of both VDP/VDC staffs and beneficiary member has considerable scope for improvement and a suitable system of accessing training needs has yet to be developed. In the absence of such system, it is not certain whether existing training programs are adequate or geared to the needs of the beneficiaries. Very relevant in the context of VDP implementation are the training program on book-keeping management and operation of revolving fund and mobilization of group saving fund which, however, had not been attended by many beneficiary.

The observed strong relationship between COs & VDP staffs bears a serious implication for the type of role the government (MLD) has to play. Provision of loans (LDF strengthening), essential input and technical services for improved production possibilities, and willingness to show a more flexible attitude in working with COs, are some of the essential elements to win the confidence of target beneficiaries.

It is recommended that the government should clearly specify the role and responsibilities of the DDC, VDC etc. Some of the changes include:

- (1) Willingness to learn from the beneficiaries and incorporate local wisdom in the planning and design of the program;
- (2) Willingness to let beneficiaries make their own decisions on matters that affect their life directly;
- (3) Acceptance of the fact that the COs belongs to the members not to VDP agency;
- (4) Showing appreciation and respects for poor rural household.

The approach of VDP must focus on some disadvantaged groups and ethnic minorities and woman to empower that had remained out of the program support. Presently, it is necessary that local body's election should be held and local elected body should be established to run the program smoothly.

All beneficiaries reported to have participated in Group Saving Fund. Level of involvement in group decision making is bedrock for sustainability of the program. Hundred percent of sampled beneficiaries have participated in group decision making actively. On the group functioning, however, the trend was apparently different. The findings of this research, recommends or suggests that:

- a) Contribution to group saving is 100 percent in each CBOs.
- b) There was irregularity in holding of group meeting as group matured over time;
- c) The older the groups became, the lesser the supervision of group by social mobilizers and other officials and agencies.
- d) The CBOs should invest the loan in only income-generating activities rather than household purpose.
- e) It is better that all CBOs should properly manage their office, minute and account keeping transparently.
- f) All CBOs must do audit their account every year on time.
- g) All CBOs' members should periodically lead the organization turn by turn selecting on the major post of chairperson and manager in certain time.
- h) All CBOs' chairpersons and managers should present necessarily on the regular monthly Meeting.
- i) The VDP and VDC officials should monitor and evaluate their investment utilize of the CBOs regularly on their meeting and with field observation.
- j) The CBOs should decide to wear uniform for their identification on meeting and public programs.
- k) The LDF under VDP Office and Social mobilizer should inform about the thematic concept, introduction and identification of the program to every members of CBOs at their monthly meeting or from the CMC. At least, every member should know and report about VDP to anybody anywhere.
- l) The VDP should implement uniformity for interests determine norms to all CBOs.

Village Development Program, Dandabazar

Questionnaire for Members of CBOs

District : Dhankuta

VDC: Dandabazar

Name of CBO : -

Nature of CBO :- Female Male Mixed

Name of the member :

Address : Dandabazar Ward no.:

No. of family members :

Q.N. 1. Have you heard about Village Development Program?

Yes No

1.1 If yes, What is VDP?

Ans:

Q.N. 2. Where is the office of VDP?

Ans:

Q.N. 3. In your opinion, what function does the VDP do?

Saving and Credit

Income generating activities

Involvement in CD Activities

Mobilizing groups

Mobilization of resources

Investment

Others

Q.N.4. Does VDP invest loan only through CBOs?

Yes

No

Unknown

Q.N. 5 Do any other organizations invest loan except VDP in your community?

Yes

No

Unknown

5.1 If yes, list the name of the organization or office :

.....

Q.N. 6 Are you a member of CBO?

Yes

No

If yes, when have you joined in CBO?

Ans:

Q.N. 7 Do you regularly go to the meeting of CBO yourself?

Yes

No

7.1 If not, to whom do you send and why don't you attend?

Ans :

Q.N. 8 Is it easy to form community based organization?

Yes

No

8.1 If not, Why? Ans:

Q.N. 9 Do you know what the functions of CBOs are?

Yes

No

9.1 If yes, list the functions of CBOs:

Q.N. 10 why do you involve in CBO?

10.1 For credit access

10.2 Saving

- 10.3 To increase family income 10.4 For skill development
 10.5 For participating in CD activities 10.6 From group pressure
 10.7 To gain knowledge and information 10.8 Others (Mention):

Q. N. 11 How much amount do you contribute in regular group saving in CBO?

- 11.1 Up to 50 rupees
 11.2 50-100 rupees
 11.3 Above 100 rupees

Q.N. 12 Do you feel any problem or difficulties for taking loan from CBOs?

- Yes No

12.1 If yes, what are the problems or difficulties?

Ans :.....

Q.N. 13 How many cycles of loan have you received until now?

- No loan Two times
 Three Times Four Times
 Five Times Six Times or more

Q. N. 14 How much amount of loan have you received from CBO until now?

- No loan Upto Rs. 1000/-
 Rs. 1000-2000/- Rs. 2000-5000/-
 Rs. 5000-10000/- Rs. 10000-20000/-
 Above 20000/-

14.1 If no loan, why? :

Q.N. 15 For what purpose have you taken loan from CBO?

15.1 Agriculture

15.2 Cottage Industries

15.3 Livestock

15.4 Trade and business

15.5 Others (If, mention) :

15.1.1 In what sector do you invest loan for agricultural purpose?

Chemical fertilizer

Improved seed

Equipments

Wage for labor

Fruits

Vegetable

15.1.2 How much amount of loan have you received?

Ans:

15.1.3 What are the final returns?

Ans:

15.2.1 In what sector do you invest loan for cottage industries?

Sewing and cutting

Carpenter

Wiring

Handicrafts

15.2.2 How much amount of loan have you received?

Ans:

15.2.3 What are the final returns?

Ans:

15.3.1 In what sector do you invest loan for livestock?

Improve Cow

Improve buffalo

Improve goat

Improve poultry

Improve pig

15.3.2 How much amount of loan have you received?

Ans:

15.3.3 What are the final returns?

Ans:

15.4.1 In what sector do you invest loan for trade and business?

- Grocery Shop Vegetable shop
- Tailoring Shop Hardware
- Coldstore Hotel Cloth Centre

15.4.2 How much amount of loan have you received?

Ans:

15.4.3 What are the final returns?

Ans:

15.5.1 In what sector do you invest loan for other purpose?

Ans :

15.5.2 How much amount of loan have you received?

Ans:

15.5.3 What are the final returns?

Ans:

Q.N.16 what is your opinion about the amount of loan you received from CBO?

- Little amount of loan
- Normal amount of loan
- High amount of loan

Q.N. 17 what is the rate of interest of loan in your CBO?

Ans :

Q. N. 18 Are you agree with the rate of interest determined by the CBO?

Yes

No

If No, why?

Q. N. 19 What is the repayment period of loan you received?

Three month

Four month

Five month

Six month

Q.N. 20 Do you have any problems for repayment of loan?

Yes

No

If Yes, what are the problems?

Ans :

Q.N. 21 What are the direct benefits in your family after receiving loan?

Increasing Family Income

Change in life standard

Increase the level of education

Better status of food habits

Improve the health and environmental situation

Others (mention) :

Q.N.22 what have the problems arisen in your family after receiving loan?

No problem

Not return of loan in loan repayment period.

Loan repayment with fine out of period.

Not attending in the regular meeting.

Others (Mention) :

Q.N. 23. What are the sectors of use of your free labor service under CDP?

Drinking water Road

Trek and trail Irrigation

Community forestry Building construction

School Environmental Sanitation

Q. N. 24 Are you committed any other group or organization except VDP?

Yes

No

24.1 If Yes, tick the name of organization:

Community Forestry NGOs

Users' group School Management Committee

Mothers' groups Co-operatives

Others.....

Impact Study

Indicators	1997/98	2008/09	Remarks
1. Source of Income			
1.1 Agriculture			
1.1.1 Fruit and vegetable			
1.1.2 Live Stock			
1.1.3 Others			
1.2 Wage and labour			
1.3 Trade and business			
1.4 Remittance			
2. Expenditure			
2.1 Expenses on consumption			
2.1.1 Vegetable, fruit, meat and milk	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
2.2 Expenses on education			
2.3 Expenses on health			
2.3.1 Expenses on medicine			
2.3.2 Expenses on medical examination			
2.4 Expenses on agriculture			
2.4.1 Expenses on livestock			
2.4.2 Expenses on fertilization and improved seeds.			

2.5 Expenses on cloths				
2.6 Expenses on communication				
2.7 Expenses on transportation				
2.8 Expenses on entertainment				
3. Technological diversification indicators				
3.1 Farming practice				
3.1.1 use of plough				
3.1.2 use of labor				
3.1.3 parma				
3.1.4 wage paid labor				
3.2 Use of chemical fertilizer				
3.3 Use of improved seeds				
3.4 No. of improved livestock (Cow, Buffalo and Goat)				
3.5 Means of communication used at home				
Radio TV	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
newspaper telephone	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
mobile, computer,	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
internet, email	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.6 Machine and equipments				
Filter, Camera	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Heater, petrol max	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

sewing machine, freeze				
Motorbike, vehicles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rice cooker, Iron,	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DVD player, Inverter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
eye pot etc.				
3.7 Use of technical manpower				
3.8 Use of fuel				
3.8.1 Wood/charcoal				
3.8.2 Kerosene				
3.8.3 Gas				
3.8.4 Biogas				
3.8.5 Electricity				
3.9 Types of Oven				
3.9.1 Traditional oven				
3.9.2 Improved oven				
3.9.3 Charcoal oven				
3.9.4 Gas Oven				
3.9.5 Stove				
3.9.6 Heater				
3.10 Source of light				
3.10.1 National grid Electricity				

3.10.2 Solar			
3.10.3 Biogas			
3.10.4 Kerosene			
3.10.5 Others			
4. Social Indicators			
4.1 Bank account opening			
4.2 Saving in bank			
4.2.1 Regular saving			
4.2.2 Partial saving			
4.3 Source of borrowing			
4.3.1 Institutional/banking borrowing			
4.3.2 Money lenders			
4.4 No. of literate persons			
4.4.1 Under SLC			
4.4.2 SLC or equivalent			
4.4.3 Intermediate or equivalent			
4.4.4 Bachelor or equivalent			
4.4.5 Master or equivalent			
4.4.6 Technical education			
4.5 Insurance			
4.5.1 Life insurance			

4.5.2 Non-life insurance			
4.5.3 Insurance of livestock			
4.5.4 Accidental insurance			
4.6 Toilets			
4.6.1 Dug-well			
4.6.2 Water seal			
4.6.3 No toilet			
4.7 Structure of house			
4.7.1 Grass roof house			
4.7.2 Tin roof			
4.7.3 Concrete building			
4.8 Source of drinking water			
4.8.1 Tap water/pipe water			
4.8.2 Spring water			
4.8.3 Raining water			
4.8.4 Others			
4.9 Target group indicators			
4.9.1 No training obtained			
4.9.2 No. of training obtained			
4.9.3 Types of training			
4.9.3.1 Vocational training			

4.9.3.2 Skill development training			
4.9.3.3 Awareness training			
4.10 Study tour			
4.10.1 Visited			
4.10.1.1 If so, where and what purpose?			
4.10.2 Not-visited			
5. Asset formation			
5.1 Land			
5.2 Equipment			
5.3 Share and equities			
5.4 Poultry farming			
5.5 Livestock			
5.6 Sophisticated goods and ornaments			
6. Woman empowerment indicators			
6.1 Ownership of land and houses			
6.2 Purchasing and selling of land and house			
6.3 Buying and selling of agricultural products			
6.4 Buying and selling of livestock			
6.5 Farm management decision			
6.6 Holding of bank account			

6.7 HH activities decision			
6.8 Participation on trade and business			
6.9 Participation and representation on organizations			
6.10 Use of means of family planning			

Village Development Program, Dandabazar

Questionnaires for organizations

District): Dhankuta

VDC: Dandabazar

Name of CBO: -

Nature of CBO: - All Female groups

Adress : Dandabazar Ward no.:

Total no. of associated Household:

Total no. of Members of families:

Q.N. 1 Date of establishment of CBO:

Q. N. 2 Types and legality of CBO... ..

2.1 Type:

i) Farmer group

ii) Vocational and professional organization

III) Co-operatives

iv) NGO

v) COs

2.2 Legal Status:

i) Registration

If registered, where?

ii) Non-registration

2.3 Authorized agency for CBO formation

VDP UNDP UNICEF
 UNFPA
 PAF LGCDP Others

Q. N. 3 Is the CO conducted by its own constitution?

Yes No

Q. N. 4 Members of the CBO :

Types of members	No. of total members	Dalit members	Janajati members	Others	Remarks
General member					
Acting committee members					
Total					

Q. N. 5 The major functions of the CBO:

Saving and credit Resource mobilization
 Income generating activities Involvement of CD activities
 Preparation of group investment plan Education and people awareness activity
 Advocacy against family conflict, social evil etc .
 Health related activities
 Community physical structure activities
 Others... ..

Q.N. 6 Time period for the meeting of CBOs :

Weekly Bimonthly Monthly Quarterly
 Trimester As per need

Q.N.7 The number of annual total meetings held in last one year :

Q.N. 8 Selection of leadership of CBOs :

- Elected by members
- Appointed by the acting committee
- Nomination by VDP Coordinator
- Selected by VDC representatives
- Periodic change in leadership
- Occasionally change in leadership

Q.N. 9 Decision making process of CBOs :

- Most by the acting committee
- Most by the chairman or manager

Q.N. 10 Is there group interaction in the meeting?

- Yes
- No

Q.N. 11 what is the process of loan investment?

- According to the loan demand
- Turn by turn with all members
- Determined by priority
- According to the decision of the meeting

Q.N. 12 What are the sectors of loan investment?

- Agriculture
- Livestock
- Vegetable production
- Trade and business
- Cottage industries
- Others

Q. N. 13. Is there maximum and minimum limitation of loan?

Yes

No

If yes, Maximum... ..

Minimum

Q.N. 14 How does the organization determined the interest of loan?

According to the decision of meeting

According to the CO's constitution

According to the community trends

Others.....

Q.N. 15 What is the time duration for loan payment in CBO?

Monthly

Quarterly

Trimester

Half yearly

Q.N. 16 If the invested loan has not been repayment, what is the provision for payment?

By written warrant

By taking fine under rule and regulation of CBOs

Punishment according to meeting decision

Others

Q.N. 17 Has the organization monitored the loan borrowers continuously?

Yes

No

Q.N. 18 Regular income resource of CBOs:

Saving and interest

Members' fee/renew fee.

Donation received

Application fees

Others.....

Q.N. 19 Financial support to CBO within last fiscal year 2008/09:

Source of financial support	Received amount Rs.
Personal Donation	
DDC	
VDC	
NGO	
Others	
Total	

Q.N. 20. The major activities conducted by CBO within fiscal year 2008/09 :

- 20.1 Skill and knowledge development
- 20.2 Community infrastructure
- 20.3 Income generating activities
- 20.4 Health promotion activities
- 20.5 Educational activities
- 20.6 Forestry activities
- 20.7 Others.....
- 20.8 No any activities

Q.N. 21 Has the CO completed the activities within the allocated time?

- Yes No

Q.N. 22 Participation of CBOs in major VDC meetings:

- 22.1 Meeting for the annual planning

- 22.2 Meeting for annual budgeting
- 22.3 Review meeting of monitoring and evaluation
- 22.4 Public Hearing
- 22.5 Social Auditing
- 22.6 Mass meeting for user group formation
- 22.7 Others

Q.N. 23 Account keeping process of organization;

23.1 Are the agendas preplanned and distributed?

Yes No

23.2 Has the organization minute books, distributing of meeting's decisions and record filing system followed?

Yes No

23.3 Does organization manage the income-expenditure records and its' reform?

Yes No

23.4 Auditing of income and expenditure :

Yes No

Q.N. 24 The participation of the woman, dalit, indigenous members in the total meeting of organization in last fiscal year 2008/09.

24.1 Woman participation

High (above 75percent) Moderate (50-75percent)

Medium (25-50 percent) Poor (10-25percent)

Low (below 10 percent)

24.2 Dalit participation

High (above 75percent) Moderate (50-75percent)

Medium (25-50 percent) Poor (10-25percent)

Low (below 10 percent)

24.3 Indigenous participation

High (above 75percent) Moderate (50-75percent)

Medium (25-50 percent) Poor (10-25percent)

Low (below 10 percent)

24.4 Others: Woman participation

High (above 75percent) Moderate (50-75percent)

Medium (25-50 percent) Poor (10-25percent)

Low (below 10 percent)

Q.N. 25 Problems faced by CBOs for their sustainability:

25.1 Economic problems

25.2 problems of proper help of local bodies

25.3 problem of positive thinking of community

25.4 problem of overdue of loan

25.5 problems of non-active members

25.6 Others

Q.N. 26 Do you think any impression on planning process, selection of project, utility of resource and allocation of budget of CBOs dominated by local political leaders, elite people and other unrelated persons?

If dominated, for what purpose they dominate:

26.1 To the decision of planning process

26.2 To the decision of selection of projects

26.3 To the decision of resource mobilization

26.4 To the decision of loan mobilization

27. Had the organization consulted for solving the recent problems of drinking water, sanitation, community building etc. to the VDC or DDC or any other institutions last fiscal year 2008/09?

Yes

No

27.1 If yes, tick the following:

Drinking water

Sanitation

Community buildings

Others.....

28. Had CBO consulted with any related agencies for improved seed, plants, insecticides, livestock, and chemical fertilizer as per need of local community?

Yes

No

28.1 If yes, what kind of aid received?.....

28.2 If not, why?

.....

29. How much total amount is balance in the organization?

Received from VDP : Rs.....

Received from VDC: Rs.....

Received from DDC: Rs.....

Received from Interest: Rs.....

Received from monthly saving amount: Rs.....

Received from fees and fines: Rs.....

Other income source:

Total Amount till now: Rs.....

30. In the CBO, what is the situation of invested money, overdue amount and balance of the organization?

Invested money:

Overdue amount:

The balance:

31. How many members have got loan from the organization?

Ans:

32. What are the problems appears in front of the organization?

Ans:

33. What kind of support has the organization received from local community?

Ans

Village Development Program, Dandabazar

Institutional Information, VDC Level

Q.N. 1 Group formation date of CBOs:

Q.N. 2 Total No. of CBOs in Dandabazar VDC:

Female CBOs:

Male CBOs:

Mixed CBOs:

Q.N.3 Total amount of fund invested in Dandabazar VDC

VDP:.....

VDC:

DDC:

Monthly saving amount:.....

Interest amount:.....

Fee and fine:.....

Overdue loan:.....

Others:.....

Q.N. 4 Investment sectors and amount of VDP in Dandabazar:

Investment sectors	Invested amount Rs.	Remarks
Agriculture:		
Livestock:		

Trade and business:		
Cottage Industries:		
Others:.....		

Q.N.5 Interest Rate:

Q.N. 6 Is social mobilizer presence in the regular meeting of CBOs?

Yes No

If Yes, He is presence in:

Monthly meeting

Bimonthly meeting

Quarterly meeting

Trimester meeting

Half yearly meeting

If not, why?.....

Q.N.7 Is there determined dresses for the members of organizations to wear on the public program or meeting?

Yes No

If yes, no. of dress determined groups:.....

No. of dress not determined groups:.....

Q.N. 8 Total Household no. covered by community Organizations:.....

Total population of the total households:.....

Total members of organizations:.....

Q.N. 9 The process of loan investment:

Q.N. 10 Process of management of loan investment:.....

Q.N. 11 An experience about mobilization of CBOs.

.....

Q.N. 12 Witness problems on Community Organization mobilization:

.....

Q.N.13 The remedial task for problem solving on CBOs:

.....

Q.N.14 The interrelationship between VDC and VDP:

.....

Q.N. 15 what should be done to make the relation better than nowadays among VDC, VDP and Organizations?

Q.N.16 What can be done for sustainability and continuity of VDP at local level?

.....

Q.N. 17 What are the main programs lead by CBOs in the VDC?

.....

Signature :

Name of informant: Chhatra Bdr. Yakha

Designation: Social mobilizer

Name of the Office: Dandabazar VDC, Dhankuta

Official Stamp:

Village Development Program, Dandabazar

Institutional Information, District Level

Q.N. 1 Group formation date of CBOs:

Q.N. 2 Total No. of VDP implementing VDCs in Dhankuta : Ten VDCs,
(Viz, 6 No. Budhabare, Dandabazar, Maunabudhuk, Bhedetar,
Parewadin, Dandagaun, Chhintang, Sanne, Khoku, Jitpur)

Q.N. 3 Total No. of CBOs in Dhankuta District:

Female CBOs: Male CBOs:

Mixed CBOs:

Q.N. 4 Total Households covered by community Organizations in Dhankuta District
:.....

population of the total households:.....

Total members of organizations:.....

Q.N.5 The status of leadership in total CBOs:

Male-lead CBOs:..... Female-lead CBOs:

Dalit Female-lead CBOs:..... Indigenous Female-lead
CBOs:.....

Others female-lead CBOs:.....

Q.N.6 Total amount of fund invested in Dhankuta District

VDP:..... DDC:

Monthly saving amount:..... Interest amount:.....

Fee and fine:.....

Overdue loan:.....

Others:.....

Q.N. 7 Investment sectors and amount of VDP in Dhankuta:

Investment sectors	Invested amount Rs.	Remarks
Agriculture:		
Livestock:		
Trade and business:		
Cottage Industries:		
Others:.....		

Q.N.8 Interest Rate:

Q.N. 9 Has DDC or representatives regularly visited for monitoring and supervision of VDP

in all VDCs?

Yes

No

If Yes, the DDC representatives is presence in:

Monthly

Bimonthly

Quarterly

Trimester

Half yearly

If not, why?.....

Q.N.10 What are the main tasks on monitoring and supervision of CBOs mobilization

from DDC?.....

Q.N. 11 Emerging problems on Community Organizations mobilization:

.....

Q.N.12 The remedial task for problem solving on CBOs from district level:

.....

Q.N.13 The interrelationship between DDC and VDP:

.....

Q.N. 15 what should be done to make the relation better than nowadays among community,

VDC, VDP, line agencies and with DDC?.....

Q.N. 16 What are the main programs completed by CBOs in the District?

.....

Q.N.17 What can be done for sustainability and continuity of VDP at District and

VDC level?

.....

Signature :

Name of informant:

Designation:

Name of the Office: DDC, Dhankuta

Official Stamp:

ufprfj sf; sfoqnd, 8fBfahf/

Questionnaire for Village Development Program

; fdbflos ; u7gsf ; b:ox?nf0{; flwg]k?gffj nl

lhlnf (District) : - wgsbf uflj ; (VDC) : - 8fBfahf/ uflj ;
; fdbflos ; u7gsf]gfd (CO's Name): -
; u7gsf]k\$[t M dlxnf k?if ldl>t
; u7g ; b:osf]gfd M
; b:osf]7ufgf M
kl/j f/ ; b:o ; wof M

- != tkf0[ufprfj sf; sfoqndsf]af/dif ; lg'ePsf]5 <
; g\$]5' . ; g\$]5g .
!- ; lg'ePsf]5 eg]ufprfj sf; sfoqnd eg\$]s]xf]<
pQ/ M=====
- @= ufprfj sf; sfoqndsf]sfofno sxfF/x\$]5 <
pQ/ M=====
- #= tkf0\$]lj rf/df ufprfj sf; sfoqnd]s]sfd ub\$ <
art tyf COf; DaGwl cfocfhg ; DaGwl
; fdbflos lj sf; lqofsnfk ; DaGwl ; fwgx?sf]kl/rfng ; DaGwl
; dx kl/rfng; DaGwl cGo =====
- \$= ufprfj sf; sfoqnd]; fdbflos ; u7gdfknt dfq COf kj fx ug[u/\$]5 <
5 5g yxf 5g
- %= ufprfj sf; sfoqnd]v afx\$ sg}; 3, ; u7g, ; yf jf sfofnon]COf kj fx ug[u/\$] 5g<
5g\ 5gg\ yxf 5g
%!= 5g\eg]sg sg ; 3, ; u7g, ; yf jf sfofnon]<
pQ/ M=====
- ^= tkf0{; fdbflos ; u7gsf]; b:o xf]<
xf] xf0g
^= obl xf]eg]slxn]v ; fdbflos ; u7gdf ; b:o afgePsf]xf]<
pQ/ M=====
- & = tkf0{; dxsf]lgoldt a7sdf cfkm]hfgx65 <
hf65' hflbg

&!= hfg'xlg efg]s; nf0{k7fpgx65 < / lsg hfg'xlg <

pQ/ M=====

*= ; fdbflos ; u7g lgdf{fug{; lhnf]5 <

5

5g

*=! obl 5g eg]lsg <

pQ/ M=====

(= ; fdbflos ; u7gn]s]s]sfd ub5 < efg]tkf0{f0{yxf 5 <

yxf 5

yxf 5g

(=! obl yxf 5 eg]s]s]sfd u/{f]5 <

pQ/ M=====

!)= tkf0{sg ; fdbflos ; u7gdf ; mlg xg'ePsf]xf]<

!)=! Cof k{ktsf nflu

!)=@ ; fdbflos lj sf; lqmfnsfkdf ; xeful xg

!)=# kl/j f/sf]cfd]bfgl j {4 ug{

!)= \$; lk lj sf; ug{

!)=% ; dxsf]bj fj sf]sf/0f

!)=^ c6o -vhfpg] M=====

!!= ; fdbflos ; u7gleq ; fd]xs j rtdf tkf0{sf]lgoldt of]ubfg slt /x{f]5 <

!!=! ? %-@) kl]t dlxgf .

!!=@ ?@)-\$) kl]tdlxgf .

!!=# ? \$) e]bf dfly .

!!=\$ art ug[u/{f]5g .

!@= ; f=; #af6 Cof lng] s'/fdf s]x ck7]f]j f c; lhnf]j f em6]6nf]5<

!@=! 5 .

!@=@ 5g .

!@=! obl em6]6 5 eg]M=====

!#= tkf0{]xfn; Dd ; f=; #af6 slt r/0f-k6s_ Cof ln0{; Sg'ePsf]5 <

!#=! b0{k6s

!#=@ tlg k6s

!#=# rf/ k6s

!#=\$ kfF k6s

!#=% 5 j f ; f]e]bf a9l k6s .

!\$= tkf0{]xfn; Dd ; f=; #af6 slt /sd Cof ln0; Sg'ePsf]5 <

!\$=! ? !))) ; Dd .

!\$=@ ? !-@ xhf/; Dd.

!\$=# ? @-%xhf/ ; Dd . !\$-\$? %-!) xhf/; Dd .

!\$-% ? !)-@) xhf/ ; Dd . !\$-^ ? @)xhf/eGb ffly .

!\$=& xfn; Dd COf g)InPsf]5g .

COf glngsf]sf/Of M=====.

!%= tkf0{; #7gaf6 COf sg p47osf]nflu lng'ePsf] xf]<

!%=! s[if sfo\$ f nflu !%=@ 3/h' pBfU ; -rfngsf nflu

!%=# kz' kfngsf nflu !%=\$ Jofk/ Joj ; fo ; -rfngsf nflu

!%=% cGo =====

!%=! s[if sfo\$ f nflu eP s]df nufgl ug\$of]<

/f; folgs dn pGgt alpm cfhf/ tyf ; /; fdu

>ldsnf0{hofnf hl8a6l pTkgb kmknh v]l

t/sf/l v]l pBfg lgdf

!%=!=@ slt /sd COf klt ug\$Psf]lyof]<

pQ/ M=====.

!%=!# kltkm s]klt ug\$of]<

pQ/ M=====.

!%=@! 3/h' pBfU ; -rfngsf nflu eP s]ug\$of]<

l; nf0\$6f0{ 9sf sk8f hl8a6l

afFlgufnf] l; sdl{8sdl{ j fol/E

dgaQl klj lws

!%=@=@ slt /sd COf klt ug\$Psf]lyof]<

pQ/ M=====.

!%=@# kltkm s]klt ug\$of]<

pQ/ M=====

!%=#=! kz' kfngsf nflu s]ug\$of]<

pGgt uf0{ pGgt e}l pGgt afv

pGgt sv/f pGgt au/ pGgt dfx/l

pGgt df5f

!%=#=@ slt /sd COf klt ug\$Psf]lyof]<

pQ/ M=====.

!%=#=# kltkm s]klt ug\$of]<

pQ/ M=====

!%-\$=! Jofkf/ Joj ; fo ; ~rfng ug{eP s]ug{eof]<

ls/fgf k; n Jol6kfn{

bw 8]L

t/sf/l k; n df]l kfng

sk8f k; n

6]h|/É k|zlf0f s]b| /]8of]l6el 38L dd{ s]b|

!%-\$=@ slt /sd C0f k|kt ug{ePsf]lyof]<

pQ/ M=====

!%-\$=# k|tkm s]k|kt ug{eof]<

pQ/ M=====

!%-%=! obl cfo =====eP s]ug{eof]<

pQ/ M=====

!%-%=@ slt /sd C0f k|kt ug{ePsf]lyof]<

pQ/ M=====

!%-%=# k|tkm s]k|kt ug{eof]<

pQ/ M=====

!^= ; fdbflos ; u7gn]lbg]C0fsf]kl/df0f tkf0{sf]nfu\$}5 <

!^=! C0fsf]kl/df0f yf}]5 .

!^=@ C0fsf]kl/df0f ; fdf6o 5 .

!^=# C0fsf]kl/df0f w}]5 .

!&= tkf0{]ngePsf]C0fsf]Jofhb/ slt /x\$}5 <

=====

!*= ; fdbflos ; u7gn]tf\$}Jofhb/ tkf0{dgfl; j nfu\$} 5 <

!*=! dgfl; j 5 . !*=@ dgfl; j 5} .

!*=@=! obl 5} eg]lsg <M=====

!(= tkf0{k|kt ug{ePsf]C0fsf]eQmgl cj lw slt /x\$}5 <

!(=! Ps dlxgf !(-@ b0{dlxgf

!(-# tlg dlxgf !(-\$ rf/ dlxgf

!(-% kfF-5 dlxgf !(-^ 5 dlxgfefbf dfly

@)= tkf0{C0f eQmgl ug{sg}; d:of 5 <

@)=! ; d:of 5 . @)=@ ; d:of 5} .

@)=! obl 5 eg]Ms]5 < =====

@!= C0f lnPkI5 tkf0\$]kl/jf/nf0{ePsf k]oIf kmf0bfx? s]s]5g<

@!=! cfDbfgl a9\$]5 .

@!=@ /xg; xgdf leGtf cfPsf]5 .

@!=# lzIffsf]:t/df j [4 ePsf]5 .

@!=\$ vfgkfgdf cfPsf]cGt/ /fd[]5 .

@!=% :jf:Yo tyf j ftj /Oflo cj :yfdf ; wf/ .

@!=^ cGo M=====

@@= C0f lnPkI5 tkf0\$]kl/jf/nf0{cf0k/\$f ; d:ofx? s]s]5g<

@@=! C0f Itg[cj lwleq C0f rOm ug{g; s\$].

@@=@ ; dodf C0f Itg{g; Sbf xhfGf Itg{k/\$f].

@@=# lgoldt a]sdf pkl:yt xg gEofPsf].

@@=\$ cGo M=====

@@=% yk s]l eP M=====

@#= tkf0\$]; fdbflos lj sf; sfoQmd cGt/ut cfkngf]lgzNs >d zI0m sg sg ItGdf kOfU ub} cfpg'ePsf]5 <

vfgkfgl ; 8s uf]f]af6f]

l; Ff0{ lj Bfno s[if kz'

; fdbflos jg ejg lgdf cGo

@\$= ufpmf] sf; sfoQmdf afx\$ sg}; dx, ; 3; :yfdf cfa4 xgxG5 <

@\$=! cfa4 5'

@\$=@ cfa4 5g

@\$=! xgxG5 eg]s\$]df <

; fdbflos jg

u}; /sf/l ; :yf

pkefQmf ; ldlT

lj Bfno Joj :yfkG ; ldlT

cfdf ; dx

; xsf/l ; :yf

cGo M=====

ufprfj sf; sfoqmd,8f8fahf/ uflj ; , wgsdf
 kfej clbog (Impact Study)

;rsx?	@)%\$-%%	@)^%-%^	sjkrot
!= cfbfgl M			
!:= slijf M			
!:=! kmknh t/sf/L M			
!:=@ uf0j :t' M			
!:=# cGo M			
!:= Hofnf dnb/L M			
!:=# Jofkf/ Joj ; fo M			
!:= \$ j 0jzs /fhuf/ M			
@= vr{M			
@=! vfgf vr{			
@=! t/sf/L, kmknh, df;' / bwdf ePsf]vr{	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
@=@ lzlf			
@=# :jf:Yo			
@=#=! cfjfwl			
@=#=@ :jf:Yo k/Llf0f			
@=% slijf			
@=%=! kzwg vl/b			
@=%=@ dnalpm vl/b			
@=^ nufsk8f			
@=& ; ~rf/ vr{			
@=* oftoft			
@=(dgf]-hg			

; rsx?	@)%\$-%	@)^%-^^	s krot
#= klj lw :yfgt/0f ; rs			
#=! v]l ug]tl/sf			
#=! xnf]sf]fnf]k]k]k]			
#=!@ >ldssf]k]k]k]			
#=!# kd{			
#!=\$ Hofnbf/L			
#=@ /f; folgs dnsf]k]k]k]			
#=#p]gt hftsf alpmsf]k]k]k]			
#=\$ p]gt hftsf kzx?sf] ; wofm uf0{ e]l afv] sv/f au/	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
#=% 3/df ePsf ; -rf/sf ; fwgx? h:t}M/]Bof] l6el, kqklqsf, 6]nkrf], df] f0n, sDKo6/, 066/g6, 0d]h	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
#^ d]l; g cf]h/ ; fdulx? M lk]n6/, Sofd/f, lx6/, k]f, k]k]d]; , nuf l; pg]d]l; g, lk]h, df]/; f0]n, uf8L, /f0{ s5/, cf0/g	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
#& blf klj lwssf]; xof]			
#=* vfg ksfpg]06wg M			
#=*! bfp/f÷sf]nf			
#=*@ dl]st]h			
#=*# l]ofF			
#*=\$ uf]/l]ofF			
#*=% lahhl			
#=(3/df ePsf]rhf]k]k]k]/			
#=(=! k/Dk/fut rhf]			
#=(=@ ; wf/]Psf]rhf]			
#=(=# sf]n]rhf]			
#=(=\$ l]ofF rhf]			
#=(=% :6f]6			
#=(^ lj Bt r]lx]f]			

; rsx?	@)%\$-%	@)^%^^	skrot
#=!) 3/df ePsf]aQlsf] ; f]x? M			
#=!)=! /fli6 kzf/0fsf]lj B't nf0g			
#=!)=@ ; f]f/			
#=!)=# uf]a/UofF			
#=!)=\$ dl]st]h			
#=!)=% c6o			
\$= ; fdf]hs ; rsx?			
\$=! ; xsf/L÷lj lQo ; :ydf vftf vf]h]f]			
\$=@ a]df art ug[u/\$f]			
\$=@! lgoldt art			
\$=@@ cfl]zs art			
\$=# Cof lng]; f]x?			
\$=#=! ; :yfut Cof			
\$=#=@ ; f]dx]fhgaf6 Cof			
\$=\$ lzllft JolQmx?sf]; Wof			
\$=\$=! c08/ P; Pn; L			
\$=\$=@ P; Pn; L j f ; f]; /x			
\$=\$=# cfOP j f ; f]; /x			
\$=\$=\$ laP j f ; f]; /x			
\$=\$=% PdP j f ; f]e]bf dfly			
\$=\$=^ kfl]j lws-== == == _	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$=% aldf			
\$=%=! hlj g ladf			
\$=%=@ lglh]g lj df			
\$=%=# kz' lj df			
\$=%=\$ b36gf lj df			

; rSX?	@)%\$-%%	@)^%-^^	s knt
\$^ zifno			
\$^=! sRrl			
\$^=@ kSsl			
\$^=# zifno gePsf]			
\$& 3/sf]agj 6			
\$&=! v/ j f knt sf]5fgf] ePsf]			
\$&=@ 6fon j f lenE6lsf] 5fgf]ePsf]			
\$&=# h:tf kftfsf]5fgf] ePsf]			
\$&=\$ 9nfg ePsf]kSsl			
\$^* vfgkfglsf]; ft			
\$^*=! kfOk j f wf/f			
\$^*=@ s]f j f h?j f			
\$^*=# v]hf, shf]kfy/l			
\$^*=\$ cfsfz]j iff{sf]kfgl			
\$^*=% c6o			
\$=(nllft ; dx ; rs			
\$=(-! tflnd glnOPsf]			
\$=(-@ tflnd lnPsf]; Wof			
\$=(-@!Jo; flos tflnd =====			
\$=(-@@ ; lk dhs tflnd =====			
\$=(-@# hgr]gfdhs =====			
\$=!) cllobog ePof			
\$=!)=! u/\$f] u/\$f]eP sxifsg kpf]hg< =====			
\$=!)=@ gu/\$f]			

; rsx?	@)%\$-%%	@)^%-^^	sjknot
% rn crn ; Dklt cfhg			
%=! 3/ hluf 38]l			
%=@ ; fdulj pks/of			
%=# zϕ/ OISj l6h			
%=\$ sv/fkng			
%=% kzkfng Joj ; fo			
%^ axdNo j :t'			
^= dlxnf ; zIQms/of ; rs	d=k'= bj]M=	d=k'= bj]M=	
^=! 3/hlufsf] :j fldTj	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
^=@ 3/hluf qmOlj qmo; DaGwl lgOfϕ	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
^=# s[ifhGo pTkfbgqmo lj qmo ug]lgOfϕ	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
^=\$ kz'wg qmOlj qmo ug] lgOfϕ	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
^=%s[if sfo{ Joj :yfkng ; DaGwl lgOfϕ	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
^=^ a\$ vftf ; ~rfng ; DaGwl lgOfϕ	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
^=& 3/fo; l lqmfnsfk ; DaGwl lgOfϕ	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
^=* pBf]u Joj ; fodf ; xeflutf ; DaGwl lgOfϕ	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
^=(; 3 ; #7g ; dxdf kl]tlglwTj ; DaGwl lgOfϕ	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
^=!) kl/j f/ lgof]hgsf ; fwg kϕf]u; DaGwl lgOfϕ	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	

\$= ; fdbflos ; u7gsf ; b:ox? M

; b:ox?sf]lsl; d	sh ; b:o ; Wof	sh dlxnf	sh k?if	blnt ; b:o	hghftl ; b:o	cfo ; b:o	s]knot
; fwf/Of ; b:o							
sfo{; ldl t ; b:o							
hDdf							

%= ; fdbflos ; u7gsf]dVo sfo{jf sfo{t lj ifo M

art tyf COf ; DaGwl

; fwgx?sf]kl/rfng ; DaGwl

cfocfhg ; DaGwl

; fdbflos lj sf; lqrofsnfkdf ; xeful

; dx nufgl]sf]of]hg ; DaGwl

lzlff tyf hgr]gfj [4 ; DaGwl

kfl/j fl/s åGb, ; fdf]hs lj s[t, rf]k]bl kyf cflb lj?4 hgj sfnt; DaGwl

; jf:Yo; u ; DaGwl

; fdbflos ef]ts ; Argf ; DaGwl

cGo -vhfpg] M= = = = =

^= ; fdbflos ; u7gsf]a]s xg]; dofj wl M

; fktflxs M

dfl; s M

qøfl; s M

; dofj wl gtf]sPsf]-cfj Zostfg; f/_ M

&= ut Ps j if]eq ; u7gsf]a]s a; }f]k6s÷; Wof M= = = k6s

*= ; fdbflos ; u7gsf]g]t]j M

; b:ox?åf/f lgj fl]t

sfo{; ldl t jf c? s; }f6 lgoQm M

uf=j-sf= ; ø]hs÷lgb]såf/f dgfg]t

uflj; k]t]glwaf6

; do ; dodf g]t]j kl/j t]g xg]-vhfpgx]f]_ = = = = =

g]t]j lj/n}kl/j t]g xg]

(= ; fdbflos ; u7gsf]lg0f]6 ug]kl]qmf M

clwsf]E lg0f]6 v]Nnf a]saf6 ul/65 .

clwsfE lg0f6 sfo{; ldltn]ub5 .

clwsfE lg0f6 clwlf÷Joj :yfksn]ub5 .

!)= ; fdbflos ; #7gsf]a7sdf ; dx c6t/lqmf ug[u/5f]5 <

ug[u/5f]5 .

ug[u/5f]5g .

!!= ; #7gsf]C0f nufgl ug[tl/sf s:t]5 <

C0f dfu u/5f]cfwf/df

; a}; b:ox?nf0{kfn]kfn]

kfyldstf lgwf{0f u/]

; dxsf]a7ssf]lg0f6adfl]hd

!@= ; #7gsf C0f nufgl sf lf{x? s]s]xg<

s]f kzkfng

t/sf/l v]l

Jofkf/ Joj ; fo 3/h' pBf]

c6o =====

!#= ; #7gn]C0fsf]clwstdV 6ogtdV; df tf\$5f]5 <

tf\$5f]5 .

tf\$5f]5g .

tf\$5f]5 eg]slt slt <

clwstdV=====6ogtdV=====a7ssf]lg0f6fg' f/==

!\$= ; #7gn]C0fsf]Jofhb/ s; /l tf\$g]u/5f]5 <

; dxsf]a7ssf]lg0f6fg' f/

ljwfgadfl]hd

rngrNtl c' f/

c6o =====

!%= ; #7gsf]C0f eQrfgl ; dofj wl slt 5 <

dfi; s

qdfi; s

rdfi; s

cw]flif\$

!^= nufgl ul/Psf]C0f gp7df C0f eQrfgl sf nflu s:t]Joj :yf 5 <

lnlvt ?kdf tfs]f ugI

tf]sPsf]hl/dfgf ; lxt c; h ugI

a7ssf]lg0f6adfl]hd sf/j fxl ugI

c6o =====

!&= ; #7gn]C0flx?sf]; do ; dodf cgludg ug[u/\$f] 5 <
 5 5g

!*= ; fdbflos ; #7gsf]lgoldt cfly\$; f!x?
 ; b:otf zNs=glj s/of zNs
 bfgbftJo / s; #f6 k!kt ; xof!
 lgj !g b:t/afkt
 c!o -vhfpg] M= = = =

!(= ut cfly\$ j if{@)^%-^^ df ; fdbflos ; #7gn]k!kt u/\$f]cfly\$; xof! M

cfly\$; xof!sf ; f!x?	cfly\$; xof! k!kt /sd ?	s!kmt
!(=! JoIQmut bftfx?af6		
!(@ !hlj ; af6		
!(# uflj ; af6		
!(\$ u); /sf/l ; 3 ; #yfx?af6		
!(% c!o -vhfpg] = = = =		
h!df ? M		

@)= cf=j = @)^%-^^ df ; #7gn]; -rfng u/\$f lj sf; sf sfo!mdx? M

@)=! l; k tyf 1fg clej [4 ; DaGwl
 @)=@ ; fdbflos kj f!f/; DaGwl
 @)=# cfo cfhg ; DaGwl
 @)=\$:jf:Yo k!b!g ; DaGwl
 @)=% lz!ff ; DaGwl
 @)=^ j g h!n ; DaGwl
 @)=& c!o -vhfpg] M
 @)=* s!l klg u/\$f]5g M

@!= ; fdbflos ; #7gn]u/\$f lj sf; sfo!mdx? ; dod}; Dk!g xg]u/\$f]5<

5 M 5g M

@@= uflj ; sf]k!v a!sx?df ; fdbflos ; #7gx?sf]; xeflutf M

@@=! j flif\$ sfo{of!hg a!sdf M
 @@=@ j flif\$ ah! th!f a!s
 @@=# cgludg d!nof!g ; !d!ff a!s
 @@=\$; fj !lgs ; g!f!o{
 @@=% ; fdf!hs n!yf k/l!f!f

@=@^ pkefQmf ; ldl t u7g e]hf

@=@& ; fj h]lgs k/l]f0f

@=@* c6o M vhfpg]

@#=# ; #7gsf]lx; fa l]tfa /fVg]t]l/sf M

@#=#! a]sdf 5nkmsf lj ifox? klxn]g}to u/l lj t/of ul/Psf]5 <

@#=@ a]ssf]df06o6 ug] ; b:ox?nf0{lj t/of ug] / krf0ndf /fVg]ul/Psf]

@#=# cfo-Joosf]lj j /of Jojl:yt ?kaf6 /fVg] / To; nf0{ wf/ ug]ul/Psf]5 < 5

@#=\$ cfo-Joosf]n]yfk/l]f0f ug]ul/Psf]

@\$=# ; #7gsf]ut cfj sf sh a]sx?df dlxf, blnt, hghftl ; b:ox?sf]; xeflutf s:tf]5 <

@\$=#! dlxf ; b:ox?sf]; xeflutf M

pRr -&%Üegbf a9L_M

w]j}-%)-&%Ü_M

d]Wbd -@%-)Ü_M

6og -!)-@%Ü_M

c; f]Wb}sd -!)Üegbf sd_M

@\$=@ blnt ; b:ox?sf]; xeflutf M

pRr -&%Üegbf a9L_M

w]j}-%)-&%Ü_M

d]Wbd -@%-)Ü_M

6og -!)-@%Ü_M

c; f]Wb}sd -!)Üegbf sd_M

@\$=# cflbj f; l=hghftl ; b:ox?sf]; xeflutf M

pRr -&%Üegbf a9L_M

w]j}-%)-&%Ü_M

d]Wbd -@%-)Ü_M

6og -!)-@%Ü_M

c; f]Wb}sd -!)Üegbf sd_M

@\$=\$; Dk0f{; b:ox?sf]; xeflutf M

pRr -&%Üegbf a9L_M

w]j}-%)-&%Ü_M

d]Wbd -@%-)Ü_M

6og -!)-@%Ü_M

c; f]Wb}sd -!)Üegbf sd_M

@%= ; fdbflos ; #7gn]cfkn]sf]fo6ndx?nf0{:yflo]j k]f]g ug{en]g'k/}sf ; d:ofx? M

@%=#! cfly\$; d:of M

@%=@ :yfglo lgsfox?sf]plrt ; xof]usf]; d:of M

@%=# ; dfhsf]; sf/f]ds ; f]f0\$sf]; d:of M

@%=\$; dodf C0f rQmf gxb]; d:of M

@%=% ; b:ox?sf]lgis6]tfsf]; d:of M

@%=#^ c6o M

@^=# ; #7gsf ; b:ox?sf]b]l6df /fhgllt1, hfgsf/, k6fj zfnl Jo]Qmx?n]of]hgf kl]qmf kl/of]hgfsf]

5g66, ; f]sf]pkof]u / ah6 lj]lgof]hg ; Da6wl ; #7gleq sg}lsl; dsf]k6fj kfg]u/}sf 5g\< obl

5g\eg]M

@^=#! of]hgf kl]qmfaf/]lg06 ug]; Da6wdf

@^=@ kl/of]hgf 5f6g]f/]lg0f6 ugI; Da6wdf

@^=# ; f]sf]kl/rfng ug{ul/g]lg0f6 ; Da6wdf

@^=\$ C0f kl/rfng ug{ul/g]lg0f6 ; Da6wdf

@&= s] ; u7gn] ; dbfosf t]sfnl g ; d:ofx? h:t} vfg]kfgl, ; /; krf0, ; fdbfos ejg cflb
; dfwfgsf nflu ut j if{cfj @)^%-^^ df lhj; tyf uflj; df sg}; xof]usf nflu kpf; u/\$f]lyof]

< lyof]M lyPg M

@&=! obl lyof]eg]M

vfg]kfgl M

; /; krf0{M

; fdbfos ejg M

c6o M =====

@&=@ obl lyPg eg]M]sg ; xof]u k]kt ug{; sg] <

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@*= ; dbfosf]cfj Zostf cg?ksf lj ifox? h:t}p6tt lj pm lj?jf, ls6gfzs cf]fwl, kz' :jf:Yo,
/f; fogls dn cflb af/]; u7gn]; Dal6wt lgsfodf ; xof]usf]nflu ut j if{sg]kxn u/\$f]lyof]<

lyof]M lyPg M

@*=! obl lyof]eg]M; u7gn]s:tf]; xof]u k]kt u]of]<

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@*=@ obl lyPg eg]M]sg ; xof]u k]kt ug{; sg] <

=====

@(= ; u7gsf]xfn; Ddsf]sh /sd slt 5 < ?= =====

ufprf]j sf; sfo]mdaf6 k]kt /sd ? M

uflj ; sf]sfof]noaf6 k]kt /sd ? M

lhj ; af6 k]kt cgbfg /sd ? M

Jofhaf6 k]kt /sd ? M

dfl; s artaf6 p7]sf]hd]df /sd ? M

b:t/÷xhf]gfakf p7]sf]/sd ? M

c6o -JolQmut r6bf===== M?=-

#)= xfn; Dd o; ; fdbflos ; u7gdf ufpmfj sf; sfoqmd cgt/ut
nufgl ePsf]sh /sd M
p7g af5L /sd M
sfjfdf dfjbt /sd ? M

#!= xfn; Dd o; ; fdbflos ; u7gaf6 slt hgf ; b:ox?n]C0f nu\$5g^
=====

#@= o; ; fdbflos ; u7gdf byf k/\$f ; d:ofx? s]s]5g^
=====

##= ; fdbflos ; u7gnf0{; dbfoaf6 s:t]; xofj kkt ePsf]5 <
=====

; :yfut kmf/d

wgsđf lhNnfsf]ufpñFj sf; sfoqmd; DaGwl lhNnf:t/lo hfgsf/L M

!= wgsđf lhNnfd ufpmñFj sf; sfoqmd z? ePsf]ldlt M=====

@= wgsđf lhNnfe/ ufpmñFj sf; sfoqmd ; -rfng ePsf sh uflj ; x? M!) j 6f
dfqfawš, 8fBfahf/, eššf/, k/]flbg, ; flg] 8fBfufpñFh tk%, 5 g+awj f/] vřš, 'l56tfĚ uflj ;

#= wgsđfdf /xšf sh ; fdbflos ; ů7gx?sf]sh ; Vof M

dlxnf ; fdbflos ; ů7gx?sf]; Vof M=

blnt dlxnf dfq /xšf]; ů7g M=====

cflbjf; l dlxnf dfq /xšf] ; ů7g M=====

cġo dlxnf dfq ePsf]; ů7g M=====

k?if ; fdbflos ; ů7g M=====

ldl>t ; fdbflos ; ů7g M=====

\$= wgsđf lhNnfe/ ; fdbflos ; ů7gx?n]; dššf]hDdf 3/w/L ; Vof M=====

wgsđf lhNnfe/ ; fdbflos ; ů7gdf cfa4 3/w/Lsf]hDdf hg; Vof M=====

wgsđf lhNnfe/ ; fdbflos ; ů7gx?df cfa4 hDdf ; b:o ; Vof M=====

%= wgsđfdf /xšf sh ; fdbflos ; ů7gx?sf]g]t]j s:tf]5 <

k?ifn]g]t]j u/šf ; fdbflos ; ů7gx?sf]; Vof M=====

blnt dlxnfn]g]t]j u/šf ; fdbflos ; ů7g ; Vof M=====

cflbjf; l dlxnfn]g]t]j u/šf ; fdbflos ; ů7g ; Vof M=====

cġo dlxnfn]g]t]j u/šf ; fdbflos ; ů7g ; Vof M=====

^= xfn; Dd wgsđf lhNnfd ufpmñFj sf; sfoqmd cġt/ut

lhNnf :t/af6 nufgl ePsf]sh /sd M=====

lhj ; af6 křt ePsf]sh /sd M=====

uflj ; af6 DoflrĚ km08sf]?kdf M=====

=====

!#= ufpmFj sf; sfoqnd / lhNnf lj sf; ; ldltsf]sfofhoalrsf]cft;/ Da6w s:tf]5 <

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!\$= ; /f\$ f/j fnf ; 3; #yf, ; dx / uflj sfalr cft;/ Da6w ; dw/ agfpg s]ugknf{<

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!%= wgs6f lhNnfd f ; fdbflos ; #7gx?af6 sfo{; Dk6g ePsf dxTj kOf{cfofhngfx? s]s]5g\<

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!^= :yfglo :t/df uflj sfnf0{bluf]?kdf lg/t/tf lbg s]ug{; lsg5 <

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; rghbttfsf]x:tfif/ M=====

gfd÷y/ M=====

kb M=====

sfofho]gfd MlhNnf lj sf; ; ldltsf]sfofho, wgs6f

sfofho]5fk M

; xof]sf]nflu w6oj fb 0

; :yfut knf/d

8f8fahf/ uflj ; sf]ufprfj sf; sfoqnd; Da6wl uflj ; :t/lo hfgsf/l M

!= 8f8fahf/df ; fdbflos ; u7g u7g ePsf]ldlt M

@= 8f8fahf/df /x3f ; fdbflos ; u7gx?sf]hDdf ; Wof M

dlxnf ; fdbflos ; u7g M

k?if ; fdbflos ; u7g M

ldl>t ; fdbflos ; u7g M

#= xfn; Dd 8f8fahf/ uflj ; df ufprfj sf; sfoqndaf6 nufgl ePsf]

sh /sd M

lhj ; af6 kkt /sd M

uflj ; af6 DoflrE kn08 M

lgoldt artaf6 p73f]/sd M

Jofhaf6 kkt /sd M

lgj dg b:t/ M

p7g af6l /sd M

c6o M

&= nufglsf lfqx? M nufgl /sd M

s[if M

kz'wg M

Jofkf/ Joj ; fo M

3/h' pBfu M

c6o M=====

*= Jofhb/ M=====

(= ; fdbflos ; u7gsf]lgoldt a7sdf ; dfh kl/rfnssf]pkl:ylt x65 < x65 - _ x6g - _

!)= lhj ; =uflj sf=uflj ; sfofoaf6 ; fdbflos ; u7gx?sf]cgludg tyf ; k/lj]f0f ug[u/3f]5 ls 5g<
obl 5 eg]M dfl; s, a3fl; s, q3fl; s, cw]flif\$, j flif\$

obl 5g eg]lsg < M=====

!!= ;fdbflos ;#7gsf ;b:ox?sf]8k lgwf{0f ul/Psf]5 < 5 - _ 5g - _

8k ePsf ; dx?sf]; Wof M

8k gePsf ; dx?sf]; Wof M

!@= ;fdbflos ;#7gx?n]; d\$]hDdf 3/w/L ; Wof M

;fdbflos ;#7gdf cfa4 3/w/Lsf]hDdf hg; Wof M

;fdbflos ;#7gx?df cfa4 hDdf ; b:o ; Wof M

!#= ; f; #?df C0f kj fx ug]tl/sf M

=====

!\$= C0f nufgl Joj :yfk g tl/sf M

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!%= ;fdbflos ;#7g kl/rfng ; Da6wL tkf0\$]xfn; Ddsf]cgej M

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!^= ;fdbflos ;#7g kl/rfngdf tkf0#]b]gePsf]; d:of M

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!&= ; d:of ; dfwgsf nflu ckgf0Psf pkfox? M=====

!*= uflj ; / uflj sfalrsf]c6t/; Da6w M

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!(= ;fdbflos ;#7g, uflj sf / uflj ; alr c6t/; Da6w cem)/fd[]agfpg ug[kg]sfo{M

=====

@)= :yfglo :t/df uflj sfnf0{bluf]?kdf lg/6t/tf lbg s]ug{; ls65 <

=====

@!= uflj ; df ;fdbflos ;#7gx?af6 sfo{; Dk6g ePsf dxTj k0f{cfof]hgfx? s]s]5g\k

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;rgfbftsf]x:tfIf/ M=====

gfd=y/ M=====

kb M=====

sfof{nosf]gfd M8f8fahf/ ufpm]j sf; ;ldltsf]sfof{no, wgs6f

Appendix-E

List of Selected Community Based Organizations in Dandabazar VDC, Dhankuta								
S.N.	Name of the CBOs	Adress	Date of establishment	Total members	Sample No.			
					Janajati	Dalit	Others	Total
1	Shree Santi Mahila CBO 'Ka'	Dandabazar VDC-1	2054.10.24	22	9	0	4	13
2	Shree Santi Mahila CBO 'Kha'	Dandabazar VDC-1	2054.10.10	20	8	0	3	11
3	Naya Goreto Mahila CBO	Dandabazar VDC-1	2057.03.13	18	8	0	2	10
4	Chaubise Mahila CBO	Dandabazar VDC-2	2064.05.11	22	7	2	2	11
5	Didi Bahini Utthan CBO	Dandabazar VDC-2	2054.10.23	23	7	3	2	12
6	Pragatishil Mahila CBO	Dandabazar VDC-3	2062.....	17	10	0	0	10
7	Buhari Cheli CBO	Dandabazar VDC-3	2054.05.15	42	20	2	0	22
8	Miduwa Mahila CBO	Dandabazar VDC-4	2057.....	25	12	1	0	13
9	Namuna Mahila CBO	Dandabazar VDC-4	2064.....	8	3	1	0	4
10	Mahila Bikas CBO	Dandabazar VDC-6	2061.11....	25	12	0	0	12
11	Chelibeti CBO	Dandabazar VDC-7	2066.....	12	6	0	0	6
12	Siddhadevi Dhwajedanda Mahila CBO	Dandabazar VDC-2, 7 & 8	2057.10.03	12	6	0	0	6
		Total		246	108	9	13	130

Appendix- F

List of Selected Respondents from Community Based Organizations in Dandabazar VDC, Dhankuta			
S.N.	Name of the Respondents	Post	Adress
Shree Santi Mahila CBO 'Ka', Dandabazar VDC-1			
1	Mala Yakha	President	Dandabazar VDC-1
2	Sunita Limbu	Manager	Dandabazar VDC-1
3	Harimaya Ghising	Member	Dandabazar VDC-1
4	Dilmaya Limbu	Member	Dandabazar VDC-1
5	Ramkumari Ghising	Member	Dandabazar VDC-1
6	KrishnamayaGhising	Member	Dandabazar VDC-1
7	Ganga Tamang	Member	Dandabazar VDC-1
8	Sukramaya Tamang	Member	Dandabazar VDC-1
9	Dilmaya Limbu 'ka'	Member	Dandabazar VDC-1
10	Sita Ghimire	Member	Dandabazar VDC-1
11	Ranjita Basnet	Member	Dandabazar VDC-1
12	Binu Kafle	Member	Dandabazar VDC-1
13	Durga Thapa	Member	Dandabazar VDC-1
Shree Santi Mahila CBO 'Kha', Dandabazar VDC-1			
14	Mati Dewan	President	Dandabazar VDC-1
15	Manita Yakha	Manager	Dandabazar VDC-1
16	Krishnamaya Limbu	Member	Dandabazar VDC-1
17	Sita Limbu	Member	Dandabazar VDC-1
18	Renuka Limbu	Member	Dandabazar VDC-1
19	Fulmaya Limbu	Member	Dandabazar VDC-1
20	Khadgamaya Limbu	Member	Dandabazar VDC-1
21	Padmaa Yakha	Member	Dandabazar VDC-1
22	Bhaktamaya Bhandari	Member	Dandabazar VDC-1
23	Sarmila Ghimire	Member	Dandabazar VDC-1
24	Laxmi Thapa	Member	Dandabazar VDC-1

Naya Goreto Mahila CBO, Dandabazar VDC-1			
25	Gaurimaya Limbu	President	Dandabazar VDC-1
26	Deepa Rai	Manager	Dandabazar VDC-1
27	Kalika Limbu	Member	Dandabazar VDC-1
28	Bishnumaya Limbu	Member	Dandabazar VDC-1
29	Fulkurmari Limbu	Member	Dandabazar VDC-1
30	Khadgamaya Limbu	Member	Dandabazar VDC-1
31	Rita Dewan	Member	Dandabazar VDC-1
32	Kopila Shrestha	Member	Dandabazar VDC-1
33	Fuldevi Barma	Member	Dandabazar VDC-1
34	Anita Subedi	Member	Dandabazar VDC-1
Chaubise Mahila CBO, Dandabazar VDC-2			
35	Kausila Rasaili	President	Dandabazar VDC-2
36	Bhawana Limbu	Manager	Dandabazar VDC-2
37	Naramaya Rai	Member	Dandabazar VDC-2
38	Tekmaya Rai	Member	Dandabazar VDC-2
39	Fulmaya Rai	Member	Dandabazar VDC-2
40	Narwada Limbu	Member	Dandabazar VDC-2
41	Kamala Dewan	Member	Dandabazar VDC-2
42	Tankamaya Limbu	Member	Dandabazar VDC-2
43	Sangita Tolangi	Member	Dandabazar VDC-2
44	Sarada Ghimire	Member	Dandabazar VDC-2
45	Kamala Khadka	Member	Dandabazar VDC-2
Didi Bahini Utthan CBO, Dandabazar VDC-2			
46	Santa Adhikari	President	Dandabazar VDC-2
47	Durga Raika	Manager	Dandabazar VDC-2
48	Kamala Raika	Member	Dandabazar VDC-2
49	Lilamaya Raika	Member	Dandabazar VDC-2
50	Sukarani Yakha	Member	Dandabazar VDC-2

51	Tara Kumari Yakha	Member	Dandabazar VDC-2
52	Bhimkumari Rai	Member	Dandabazar VDC-2
53	Ranamaya Limbu	Member	Dandabazar VDC-2
54	Tara Kumari B.K.	Member	Dandabazar VDC-2
55	Purnamaya B.K.	Member	Dandabazar VDC-2
56	Tilmaya B.K.	Member	Dandabazar VDC-2
57	Subhadra Ghimire	Member	Dandabazar VDC-2
Pragatishil Mahila CBO, Dandabazar VDC-3			
58	Kalpana Yakha	Manager	Dandabazar VDC-3
59	Dilkumari Yakha	Member	Dandabazar VDC-3
60	Sukmaya Yakha	Member	Dandabazar VDC-3
61	Mahendra Kumari Yakha	Member	Dandabazar VDC-3
62	Sita Yakha	Member	Dandabazar VDC-3
63	Kamala Yakha	Member	Dandabazar VDC-3
64	Dhankumari Yakha	Member	Dandabazar VDC-3
65	Aashmaya Yakha	Member	Dandabazar VDC-3
66	Bhimkumari Yakha	Member	Dandabazar VDC-3
67	Janakkumari Yakha	Member	Dandabazar VDC-3
Buhari Cheli CBO, Dandabazar VDC-3			
68	Santa Yakha	President	Dandabazar VDC-3
69	Meena Yakha	Manager	Dandabazar VDC-3
70	Sushila Yakha	Member	Dandabazar VDC-3
71	Gopikrishna Yakha	Member	Dandabazar VDC-3
72	Samjhana Yakha	Member	Dandabazar VDC-3
73	Durga Yakha	Member	Dandabazar VDC-3
74	Laxmi Yakha	Member	Dandabazar VDC-3
75	Sushila Yakha 'ka'	Member	Dandabazar VDC-3
76	Kalpana Yakha	Member	Dandabazar VDC-3
77	Fulkumari Limbu	Member	Dandabazar VDC-3

78	Netrakumari Dewan	Member	Dandabazar VDC-3
79	Kamala Limbu	Member	Dandabazar VDC-3
80	Kausila Dewan	Member	Dandabazar VDC-3
81	Jamuna Dewan	Member	Dandabazar VDC-3
82	Ram Kumari Dewan	Member	Dandabazar VDC-3
83	Amrita Dewan	Member	Dandabazar VDC-3
84	Ranjana Yakha	Member	Dandabazar VDC-3
85	Amrita Yakha	Member	Dandabazar VDC-3
86	Usha Yakha	Member	Dandabazar VDC-3
87	Ajita Yakha	Member	Dandabazar VDC-3
88	Laxmi B.K.	Member	Dandabazar VDC-3
89	Harkamaya B.K.	Member	Dandabazar VDC-3
Miduwa Mahila CBO, Dandabazar VDC-4			
90	Pabitra Limbu	President	Dandabazar VDC-4
91	Rammaya Limbu	Member	Dandabazar VDC-4
92	Ambika Limbu	Member	Dandabazar VDC-4
93	Laxmi Limbu	Member	Dandabazar VDC-4
94	Devimaya Limbu	Member	Dandabazar VDC-4
95	Pabitra Limbu 'ka'	Member	Dandabazar VDC-4
96	Ranamaya Limbu	Member	Dandabazar VDC-4
97	Sancha Limbu	Member	Dandabazar VDC-4
98	Geeta Limbu	Member	Dandabazar VDC-4
99	Gopimaya Limbu	Member	Dandabazar VDC-4
100	Bhadrasila Limbu	Member	Dandabazar VDC-4
101	Hira Dewan	Member	Dandabazar VDC-4
102	Chandra pariyar	Member	Dandabazar VDC-4
Namuna Mahila CBO, Dandabazar VDC-4			
103	Meena Limbu	President	Dandabazar VDC-4
104	Budhamaya Limbu	Manager	Dandabazar VDC-4

105	Naina kumari Limbu	Member	Dandabazar VDC-4
106	Bimala B.K.	Member	Dandabazar VDC-4
Mahila Bikas CBO, Dandabazar VDC-6			
107	Sitadevi Yakha	President	Dandabazar VDC-6
108	Ramkumari Rai	Manager	Dandabazar VDC-6
109	Jibankala Limbu	Member	Dandabazar VDC-6
110	Sabina Limbu	Member	Dandabazar VDC-6
111	Kabita Limbu	Member	Dandabazar VDC-6
112	Belkumari Limbu	Member	Dandabazar VDC-6
113	Lilamaya Limbu	Member	Dandabazar VDC-6
114	Meena Limbu	Member	Dandabazar VDC-6
115	Kabita Limbu 'ka'	Member	Dandabazar VDC-6
116	Belmaya Limbu	Member	Dandabazar VDC-6
117	Indrakumari Limbu	Member	Dandabazar VDC-6
118	Menuka Limbu	Member	Dandabazar VDC-6
Chelibeti CBO, Dandabazar VDC-7			
119	Sangita Magar	Manager	Dandabazar VDC-7
120	Chandrakala Magar	Member	Dandabazar VDC-7
121	Dilkumari Magar	Member	Dandabazar VDC-7
122	Krishnamaya Magar	Member	Dandabazar VDC-7
123	Sarita Magar	Member	Dandabazar VDC-7
124	Krishnamaya Magar 'ka'	Member	Dandabazar VDC-7
Siddhadevi Dhvajedanda Mahila CBO, Dandabazar VDC-2, 7			
125	Sita Tamang	President	Dandabazar VDC-7
126	Budhamaya Limbu	Manager	Dandabazar VDC-7
127	Bhimkumari Limbu	Member	Dandabazar VDC-7
128	Bishnu Limbu	Member	Dandabazar VDC-2
129	Meri Limbu	Member	Dandabazar VDC-2
130	Tara Limbu	Member	Dandabazar VDC-2

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