

**CHANGING LIFESTYLE THROUGH POVERTY ALLEVIATION FUND
PROGRAMME:**

A Study of Laphagaun VDC, Udayapur District, Nepal

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DECLARATION LETTER

I hereby declare that this thesis entitled "*Changing Lifestyle Through Poverty Alleviation Fund Program; A Study of Laphagaun VDC, Udayapur District* " submitted to the Tribhuvan University faculty of Rural Department. This is my original work for partial fulfillment for requirement of Master's of Rural Development (R.D.) prepared under the guidance and supervision of Mr. Bisnu Bahadur KC Tribhuvan University Kirtipur, Nepal.

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Recommendation Letter

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Approval Sheet

It is to certify that the thesis entitled “*Changing Lifestyle Through Poverty Alleviation Fund Program: A Study of Laphagaun VDC, Udayapur District*” prepared by Sumitra Rai, It has been prescribed format and approved by department of Humanities and Social Science. The evaluation committee has approved this thesis.

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Sumitra Rai

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ABSTRACT

Poverty is a multi-dimensional and complex problem. The causes of poverty by analyzing different aspects of income and human poverty are not only economic but also social and technological backwardness too. One of the main causes of poverty is low economic growth rate. The stock taking of economic achievement of last three decades shows a lower economic growth rate of approximately 4 percent while annual population growth rate was about 2.5 percent. The per capita income growth rate at a very low level could not contribute to mitigate poverty significantly.

This research is done in the contemporary issue related to the PAF. Impact of PAF programme in Laphagaun VDC, of Udayapur district. In various parts of the country PAF has been working as a close partnership for the local peoples. It is trying to develop the disadvantage, disable, women, janajati empowerment, income generation, social mobilization and capacity building. This study focuses in the developmental process, affecting factors relation to socio-cultural activities done by PAF in Laphagaun VDC. The main objectives of this study were to know the impact of PAF in local development process and changing lifestyle through PAF program in Laphagaun VDC. However, other specific objectives are;

- To find out the causes of poverty in Laphagaun VDC peoples, of Udayapur district.
- To measure the participation level of peoples in Laphagaun VDC in Poverty alleviation Fund Program.
- To assess the changing lifestyle through PAF programme in study area.

In the study i have found major cause of poverty in Laphagaun VDC is lack of awareness, illiterate, lack of infrastructure, lack of commercial business, lack of organize organization or unity, lack of participatory planning and political instability. Participation level of people in Laphagaun VDC in PAF program is highly inspiration no one were out of PAF program also bottom to top approach of participation of people so we have seen changing lifestyle through PAF program in Laphagaun VDC.

On the process of study out of 528 HHs only 48 HHs were selected with purposive sampling. At the end of the research it was found that PAF is the main kindness of the rural area which has seen in Laphagaun VDC. PAF and its role in local development process are going increased in the study area. The following developmental activities have done by PAF in the local level. Self-dependent for disable, women and marginalized people, transportation and communication facilities, ended the selfishness, It provided the awareness for local poor, it has made various schools, changed the traditional agriculture irrigation system, helped to

establish poultry form, and capacity development, drinking water, entrepreneur Loan, participation and social-mobilization, livestock farming etc respectively. So this study shows that the people of Laphagaun VDC lifestyle is chainging by PAF programmes in the study area was quite satisfactory.

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ABBREVIATION/ACRONYMS

AEPC	-	Alternative Energy Promotion Center
CAP	-	Community Action Plan
CBS	-	Central Bureau of Statistics
CO	-	Community Organization
CBOs	-	Community Based Organizations
DDC	-	District Development Committee
EIA	-	Environmental Impact Assessment
FMR	-	Financial Management Report
GOs	-	Governmental Organizations
GTZ	-	German Technical Cooperation
GON	-	Government of Nepal
IG	-	Income Generation
IDA	-	International Development Agency
LDO	-	Local Development Officer
LDF	-	Local Development Fund
MDGs	-	Millennium Development Goals
MIS	-	Management Information System
NGOs	-	Non Governmental Organizations
NPC	-	National Planning Commission
NOA	-	Non Operating Account
OA	-	Operating Account
PAF	-	Poverty Alleviation Fund
PO	-	Partner Organization
PM	-	Portfolio Manager
INFRA	-	Infrastructure Development
RBB	-	Rastriya Banijya Bank
SM	-	Social Mobilization
CDS	-	Community Development Society
TAC	-	Technical Appraisal Committee
VDC	-	Village Development Committee
VCDP	-	Vulnerable Community Development Plan
WB	-	World Bank
PRSP	-	Poverty Reduction Strategy Paper

CHAPTER - I

INTRODUCTION

1.1 Background

Nepal is a landlocked country which covers 1, 47,181 square km area of the world. It is located in the central Himalayas between India and China. The country borders India in the east, south, west and China in the north. So, Nepal is defined as “Yam between two stones”, where above 80 percent people are living in rural areas. It is one of the least developed countries of the world but it is very rich in terms of resources and biodiversity. It is divided into the three ecological regions i.e. Terai, Hill and Mountain according to the ecological zones where Terai covers 17 percent, Hill covers 68 percent and Mountain covers 15 percent of the total land. Low fertile land, high population growth rate, low economic growth rate, subsistence farming system, fragile topographic structure etc are the main characteristics of this country which are the causes of poverty too. Lack of basic human needs, lack of development infrastructures, lack of participatory community development programs, and lack of inclusive and disadvantages groups oriented programs has raised the poverty level day by day in this country which is the main limitation and reality of our long term and short term development plans. There is also an increasing trend of population. The total population and population growth rate is about 26.4 million and 2.25 percent per year where 86.1 percent of people live in the rural areas. There is a big disparity between rural and urban area in many context. The poverty situation of the country is remained about 31.8 percent after finished the Tenth five year plan period where large number of rural people suffered from this poverty.

The Tenth Five Year Plan (2003-2008) adopted by His Majesty's Government of Nepal has identified poverty alleviation as its overall objective. Hence, poverty reduction strategy has been regarded as the main basis of tenth plan. The four major pillars of the plan which is also known as Poverty Reduction Strategy (PRSP). The four pillars are; (i) broad based economic growth (ii) social sector development including human development (iii) 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 and (iv) good governance. All four pillars are essential for improving the lives of the poor and for mainstreaming the very poor deprived groups and thus for promoting inclusive development. In implementing the four pillars strategy, the plan also stresses strategic cross cutting approaches with regards to: (a) redefining the role of the state and limiting public interventions (b) enlisting the private sector to play a leading role in employment and income generation and together with NGOs, INGOs and CBOs in complementing key activities (c) promoting community participation in and management of activities at the local levels and (d) accelerating the decentralization process which is also a key element under good governance (NPC, 2003).

Poverty Alleviation Fund is a targeted programme for poor started from the year 2004 through the issuance of "Poverty Alleviation Fund (PAF) Ordinance 2060" (2003) and subsequently "Poverty Alleviation Act 2063" (2006). PAF is implemented through a 12 Member's Board chaired by the Prime Minister. The major financial support comes from the World Bank. This programme was initiated under "Social Fund" concept in order to take poverty alleviation programme directly to hard core poor who lie down below poverty level in the country. The goal of PAF is to help the poor, find their way on a sustained path out of poverty and target is to reach specially the poor households below poverty level in a community; thus it is different from a conventional community development of the whole community of a settlement or VDC where the risk is to limit the benefits to only relatively elite group of the society.

PAF is aimed to empower the socially excluded and disadvantaged poor households. It provides them the avenues for changing from "dependency" to "independency" and to "interdependent" level in relationship with traditionally dominant elite of the society and thus empower the poor to become part of the mainstream of development.

PAF has followed five principles: namely (a) Targeted to Poor (Garib Lachhit) (b) Social Inclusion (Samabesi) (c) Demand Driven Approach (Maag Anusar) (d) Transparency (Paradarsita) and (e) Direct Payment to Community Organization of Poor (Prataksha Bhuktani). PAF is ultimately concerned with socio-economic

transformation of the poor. While the short-run objective of PAF to improve the economic condition of poor households through the income generation activities but in the long-term it aims for transformation of society, where poor could equally find their due share and become full partner in the development process (PAF Annual report, 2063/64).

For the first time PAF begun its programmes in pilot 6 districts such as Siraha, Ramechhap, Kapilbastu, Pyuthan, Mugu and Darchula in 2004/5. The pilot district has covered mountain, hill and terai regions. PAF doesn't work itself and it works with partner organizations. So, POs facilitation to COs in capacity building, income generation, infrastructure and social mobilization. The pilot districts where programmes became very effectively run and achieved targeted results during the visit team of World Bank. After the completion of visit, the team recommended to PAF for extension of its 2nd phase programmes in 19 districts and accordingly PAF launched its programmes in Humla, Jumla, Dolpa, Jajarkot, Kalikot, Doti, Achham, Dadeldhura, Rukum, Ropla, Bajhang, Bajura, Sindhuli, Rasuwa, Mahaottari, Dailekh, Baitadi, Sarlahi and Rautahat in 2005/6 which is belonging to the category of most deprived districts in Nepal. Now, again programmes have launched in 15 Districts since 2008/9. Those third phase programme launched districts are Okhaldhunga, Sindhupalchok, Solukhumbu, Saptari, Bara, Parsa, Udayapur, Bardiya, Salyan, Khotang, Panchthar, Terathum, Taplejung and Dhanusha. Now, PAF has covered only 55 districts of Nepal.

All of the PAF's activities (sub-organizations) show that it has changed the targeted people, aspect and various places such as; community development, people's participation, social mobilization, employment opportunities, self-employed, empowerment of women, disable, lower caste children and disadvantage groups. It includes the inclusive community and people without biasness. It has also encouraged local communities in various places. To sum up, it has changed the socio-economic status, socio-cultural change in the rural society of Nepal.

1.2 Statement of the Problem

Poverty is a situation of lack of basic needs of the human being. It is a multidimensional concept comprising the notion exclusion, difficult or denied

access to; information/resources, choice and services, deprivation of basic rights and security and powerlessness. In general, poor people whose great potential to contribute to progress and growth of the nation is not utilized. In other words, poverty means being poor that is, having little or no money. It is not a crime but it is the lack of own necessities and opportunities. "Poverty is greater than death because it is creating death nearly".

Poverty is the main problem of the Nepalese society near about 75 percent people is living in rural area. People who are in rural areas are living without facilities, extra income source, and infrastructure. Lack of the access or opportunities rural areas are suffering by poverty day by day. On the bases of Economic Survey 2072/073, rural poverty is above 31.8 percent in Nepal. It is often reflected in a stage of various causes. Such as; water, sanitation, high population, illiteracy etc. Actually, poor men are living rural places and poverty is increasing there rapidly. Its main cause is economic problem.

PAF programme is implemented in 22 VDCs and 1 municipality of Udayapur District. How will the people from these VDC's where PAF is implemented and reacted? Conflict might arise in each case. There could be conflict among the some members of COs. So, it called elites in the community could take over all the power and benefited and neglect underprivileged people.

In case of revolving fund, some of the members mobilize those huge amounts of budget within their own COs. They have some rules and regulations for members but some did not pay back and there is not applied any rules against this and to do legalization. If tomorrow some body who has taken loan, flees away from the village, who will be responsible for that and who will pay that money? There is a lot of revolving funds into all COs and scattering? What purpose they can invest? This is a big problem. According to PAF programme, when sub projects of income generation, the entire fund will be necessarily to be revolved in COs by each member. PAF has invested 100 percent budget in their project but community must contribute 10 percent cash to the project. This is for ownership felt to COs.

There are different named COs within the VDCs and almost they have a regular meeting attendance. About 95 percent of the household have food insufficiency all over the year and most of the members are hard core poor in COs.

Some of their time has spent in meeting. How can maintain their intake of food for maintaining daily?

farming, adapting innovative technology, farming crops, vegetables, fodder trees and fruit sapling plantation, Non formal education, library use, hotel business, micro enterprises, micro hydro power project, conservation of local resources, mobilizing volunteers and social welfare works.

This research conducts to study at Laphagaun VDC Udayapur district in order to assess the overall impact of Poverty Alleviation Fund Programme on local development. So, more specific of this study would be concentrate to answer the following questions of the study area:

- What are the causes of poverty in Laphagaun VDC peoples?
- How is the participation level of peoples in every activities of Poverty Alleviation Fund Programme (PAF) in Laphagaun VDC?
- How is the changing lifestyle of peoples through the PAF programme in Laphagaun VDC?

1.3 Objectives of the Study

The main objective of this study is to know the changing lifestyle and socio-economic impact of Poverty Alleviation Fund (PAF) programme in study area. However, other specific objectives are;

- To find out the causes of poverty in Laphagaun VDC people, of Udayapur district.
- To measure the participation level of people in Laphagaun VDC in Poverty alleviation Fund Program.
- To assess the changing lifestyle through PAF programme in study area.

1.4 Significance of the Study

When the program is implemented in some area, it is necessary to monitor, evaluate the program as to know the outcome or impact of the program. By this study, we can know if the program is really helping for people to improve their

living standard or it is not of any help them. We could find out the real problems and wants of the people concern. Impact evaluation can bring out several problems and weaknesses of the implementation phase and by knowing them the program can get opportunity to improve those weaknesses and increase its positive impact. If the program outcome is very good and satisfying, this program could be extent to other VDCs/district of Nepal. People from those places would also have the opportunity to enjoy the benefits and can get some sort of development. So, evaluation study of this VDC is important and how to benefit from demand driven programme being implemented to COs in this VDC. From this, we can find out the significant changes in socio-economic sectors in community level. This indicates that impact of the project become success and sustainability for future.

This study has based on “Laphagaun VDC of Udayapur District” and very specific like that of case studies. As this study concerned with the sample households, it does not represent the whole representation of PAF, although there are lots of things to include while studying about poverty in local development. This study has been focused on the cause of poverty, economic status of people; local developmental activities done by PAF and people attitude towards PAF, changing scenario of people lifestyle in study area.

Hence, the conclusion might not be generalized for the whole. But, the inferences might be valid to some extent to those areas which have similar geographic, demographic, culture, socio-economic and ecological settings.

1.5 Limitations of the Study

This study has on Laphagaun VDC of Udayapur District. As this study concerned with the sample households, it does not represent the whole representation of PAF programme although there are lots of things to include while studying about poverty in local development. This study has focused on the cause of poverty, economic status of people; local developmental activities done by PAF and people attitude towards PAF and scenario of changing lifestyle in Laphagaun VDC of Udayapur District.

Hence, the conclusion may be generalized for the whole. But, the inferences may be valid to some extent to those areas which have similar geographic, demographic, culture, socio-economic and ecological settings.

CHAPTER-II

LITERATURE REVIEW

2.1 Theoretical Review

An article on “PAF program is pro-poor” by Jeevika PAF newsletter on septer2017 argued that PAF was established in 2003 as a special and targeted programme to reduce extreme poverty in Nepal and build a democratic, just, equitable and sustainable society, to bring the excluded communities in the mainstream of development, by involving the poor and disadvantage groups themselves in the driving seat of development efforts. It aims to improve living conditions, livelihoods and empowerment among the rural poor.

The finding of the study on “A Report on Rate of Return and Benefits Study of The Completed Community Organization Sub-Project” indicates the PAF has been largely successful in combating the social exclusion existing in Nepal. This fact was well reflected in the meeting participated by varieties of people representing different section of ethnic group in the community. These findings indicate a positive contribution of PAF in correcting social and institutional barriers existing in Nepales society.

The finding of the study “Red Tape Snarls Nepal’s Ambitious Poverty-Alleviation Plans” agreed that poverty alleviation needs an integrated approach with some focused programs that directly affect the poor and bring positive changes to their lives. “By making improvements in the agriculture sector, we can help improve the living standards of people living under the poverty line”.

Poverty has been defined in various ways, and debates about the nature and causes of poverty are going. The concepts and measurements of poverty are linked to the way poverty is perceived and defined. Thus, programs for poverty alleviation are implemented based on the way poverty is defined, measured, and socially constructed. The third world receives immense foreign aid from western nations, for poverty alleviation programs and projects in developing countries therefore the western understanding influenced on the concept and definition of poverty. (Maklund & Goneya, 1990).

As defined by WB Poverty is the deprivation occurring among the people or individual without basic amenities of life. It is the life without freedom of choice and action. There is lack of adequate food, shelter, education and health and income to support the basic minimum needs. It can also be defined as economic, social and psychological deprivation occurring among the people or countries lacking sufficient ownership, control or access to the resources to maintain the minimum standard of living (World Bank, 1990).

As Hellen Hunt Jackson says, “A women who creates and sustains a home and through whose hands children grow up to the strong and pure men and women is a creator second only to god” (Sharma, 1998). This in the above statement women causes at second place in creation after god has very low status in Nepal as well as many countries of the world. Everybody agrees that a woman plays a very important role in setting up a good family. A woman can spoil a house as well as make it a heaven. In fact a woman has a very strong character in every household. But it is a bitter truth that woman in Nepal lag behind men in many areas of life.

Poverty is multidimensional phenomenon. Income poverty is only one feature of the deprivation. Education, health including reproductive health, nutrition, and employment, social and political participation are supplementary elements of the deprivation of capacity and empowerment (Sen, 1999). It is an international agenda so the world’s leaders have committed ambitious programs of social development in the beginning of the twenty-first century. Fighting against poverty has become a common agenda for all. In the last decade, continuous efforts were made for reducing the proportions of people living extreme poverty (Chen and Ravillion, 2001). However, developing countries have slower progress for achieving the reduction of extreme poverty. Poverty is produced by circumstances, not by individuals and it affects human being in all countries with all nationalities. Economic crisis supports in the growth of poverty sector and finally leading to unemployment and social instability.

Poverty is a major problems all around the globe and likely to be an epidemic with very few cures. There are several dimensions, such as educational enrollment and advancement, infant and child mortality reduction and over all longevity, attached with income poverty. Cross-cultural, socio-political conflicts

and natural devastations have had a depressing impact on them. Indeed most countries have increased their income inequality with rapid economic development (ESCAP, 2002). The project like Millennium Development Goals (MDG) was introduced for the reduction of poverty (UN, 2001). The MDG set targets for making progress in varied dimensions, which ranges from halving extreme poverty to putting all children into primary school and stemming the spread of infectious diseases all by 2015 (HDR, 2005). A significant progress has made on these issues during last decade but developing countries have slower progress on it and progress in other several issues and macro economic growth the real data sets with improved techniques and they concluded that population has a variety of effects on development at both the household and national levels (Birdsall, et al. 2001).

Oxford Advanced Learner's Dictionary defines poverty as not having and not able to get necessities of life. There are many words to name the poverty as destitution, lack, difficulties, bad circumstances, embarrassed, insolvency, disadvantaged, measurable etc. In simple word, the poor mean the person who does not have any property (Kunwar 2002).

Encyclopedia Britannica lauds poverty is the condition that is said to exist when people lack the means to satisfy their basic needs. The dictionary of sociology distinguishes the difference between relative poverty and absolute poverty. Absolute poverty occurs when people fail to receive sufficient resources to support a minimum level of physical health and efficiency that often expressed in terms of calories or nutritional levels. Relative poverty is defined as the general standards of living in different societies and what is culturally stated as being poor rather than some absolute level of deprivation (Kunwar 2002).

Gillian & Gillian defines "Poverty is that condition in which a person either because of inadequate income or non-envisaged expenditure does not maintain a scale of living high enough to provide his physical and mental efficiency and to enable him and his natural dependents to function usefully according to the standards of the society of which he is a member".

Charle Boot has categorized the poverty into poor and extreme poor. He defines that a poor is a person who is struggling for meeting basic needs or hand to mouth problem while the second category does live in state of chronic want.

The World Book Encyclopedia 1996 defines: "Poverty is the state or fact of being in want. People are poor if they lack enough income and resources to be adequately by the accepted

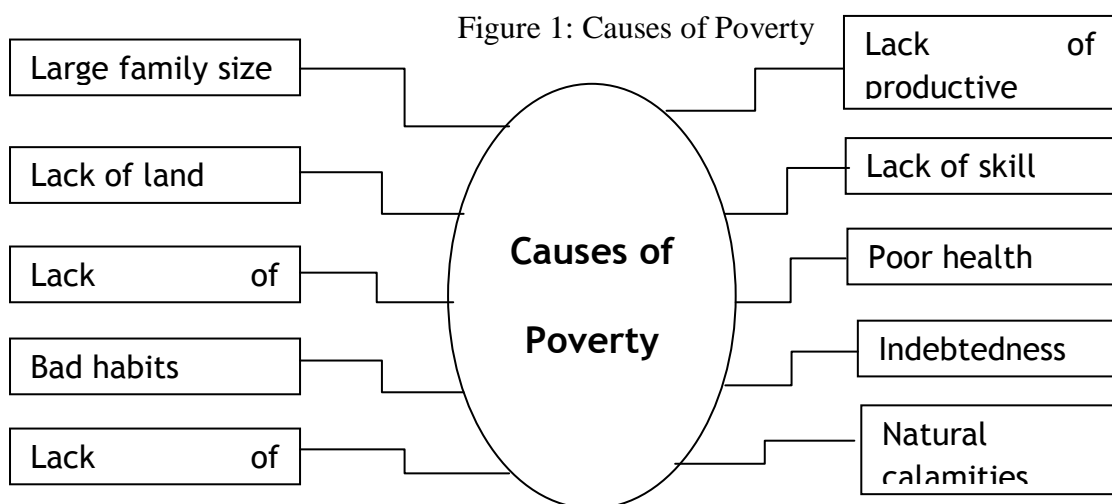
living standards of their community”. Standards may vary greatly according to time and place.

UNDP (1997) defined poverty as a state in which opportunities and choices most basic to human development are denied to lead a long, healthy, creative life and to enjoy a decent standard of living, freedom, dignity, self-respect and respect for others.

Morris David opined in the Measuring the Conditions of World Poor, the physical quality of life index that poverty is associated with the physical life standard on the basis of life expectancy, infant mortality rate, and literacy rate. In other case, the calculation is made on the basis for every day calorie intake and other basic needs.

In Nepal NPC first conducted poverty survey in 1977 and on the basis of income and expenditure Rs. 60.00 per month per individual was taken as poverty line for calculation of the population. On that basis 40.3% population fall under poverty line (NPC 2010). In 1995/96, CBS conducted first living standards measurement which calculated cost of purchasing 2124 kilocalorie and other non-food items such as housing, cloth, health and education and calculated Rs. 5,089.00 as poverty line. CBS further calculated poverty line in 2008/2009 using data of labor force survey and calculated 25.4% below the poverty line.

Over population, the imbalance distribution of resources of global economy, the living standard not matching with the income, insufficient education, low opportunities and employment, environmental degradation, individual irresponsibility and dependency are major causes of poverty (Kunwar 2002). The causes could be unemployment, loss of jobs, illness, mental disturbance, accident and low skill. The causes of poverty can be depicted as follow.



Source: Kunwar, 2002

Poverty effects on malnutrition and starvation ii) epidemic of infectious disease iii) mental imbalance and tend to drug and iv) crime and violence. The poor suffer

from food shortage and unhealthy living condition making them unable to get treatment and work physically (Kunwar 2002). Problems of poor families are the clusters of disadvantages. They are physically weakness, vulnerability, powerlessness and isolation. Poor people are really dispersed less responsive to each other, divided and isolated (Robert Chambers, Institute of Development Studies, University of Sussex). Poverty increases crimes in rural areas. .

2.2 Empirical Review

An article on “PAF program is pro-poor” by Jeevika PAF newsletter on September 2016 found that the PAF covers 55 out of 75 districts in Nepal and focused on issues like rural poverty and social exclusion. The finding of the study is that the direct transfer of RF funds to bank accounts have reduced transaction cost and limited the chances of misappropriation, through access to banking facilities and continued use of bank accounts remains an issue.

An impact evaluation study administered by CEDA, TU in 2014 covering six sample districts, shows that the programme has impacted on growth in consumption, decline in poverty headcount in the programme districts. This is impressive in the context of the same analysis which indicates that in the absence of the PAF programme, the targeted households would have recorded low changes in these dimensions. The finding indicate that there has been significant reduction in poverty headcount during the three periods among the households that receive money for income generation in both follow-up survey 2010 and 2014. The poverty rate has reduced by 17.4 percentage point from 50.5 percent in 2007 to 33.1 percent in 2014.

World Bank has used PPA to calculate poverty. As per a study conducted by UNDP in 2003/04, in Nepal, there are 24.1% population with less than \$1 per day per person, 55% population with less than \$1.25 per person per day and 78% with less than \$2 per person per day (NPC 2010)

An article on PAF LUNCHES; ‘ARTISANAL SHOWCASE’ PAF was established in 2003 to bring the excluded communities into the mainstream of development. The PAF works with 33,171 community organisations run by ‘the poor’ throughout the country, covering over 825,765 households. The Artisanal Showcase has put on

display garments made out of allo, dhaka products, mud and wood crafts, structural lokta paper, materials made from sikki grass, and Mithila paintings. These products were produced by PAF-supported artisans of eight districts-- Dailekh, Dang, Dhanusha, Gorkha, Kapilvastu, Lalitpur, Myagdi, and Terhathum.

An article on PAF LUNCHES; 'ARTISANAL SHOWCASE' the first three categories of poverty bands aggregate to 30.58 percent. Of the remaining data, 16.83 percent of was identified as vulnerable, 37.17 percent as quasi non-poor and 15.42 percent of the sample as non-poor. Using the poverty line of Rs. 878.64, we also estimated the poverty level of the sample borrowers for the year 2004-05. It was found that poverty incidence was 23.99 percent. This shows an appreciable decline (6.61percent) in poverty as compared to the last year. It further implies that the PPAF micro credit, in addition to other factors, has played a positive role in poverty alleviation. The overall households are further decomposed in different poverty bands. A decline of 1.22 percentage points has been recorded in the extremely poor households, while it was 4.60 and 0.77 percentage points in case of ultra poor and poor households respectively. A marginal decline of 1.15 percentage points in poverty status of the vulnerable households was also recorded in the same year. This is supported by an increase in percentage of quasi non-poor and non-poor groups of households over the reported period.

Nepal is a mountainous Himalayan country, having population density of 158- persons/square kilometer of area 147,181 km square. Nepal is a multi-ethnic and multi-lingual society. It is predominantly rural with only 14 percent of her population living in urban areas and it is one of the least urbanized countries in the world (Aryal, 2002). The basic amenities of life is highly urban-biased and around 80 percent of all urban household have access to electricity for lighting whereas less than 10 percent rural household enjoying it. Nepal is one of the poorest countries in the world and the annual per capita income is around US\$240 (NHDR, 2004). Economy and employment depend heavily on agriculture. Agriculture is the main source of economic activity where more than 80 percent of the nation's labour force involves on it. Over 60 percent of household income comes from agriculture (Chhetry, 2003). Nepal also has five development regions. Each development region is a narrow strip of land stretching from north to south. Each

development region includes the three ecological regions. Several development indicators have persistently shown that the Eastern, Central and Western regions are relatively better off than the Mid-western and Far-western development regions (ICIMOD, 1997).

In Nepal poverty incidence profile was not a long history. Initially in 1976/77, National Planning Commission conducted the National Survey on Employment, Income and Consumption. The poverty level has been quantified with the help of minimum subsistence level of income and consumption. About 33 percent populations were below the prescribed poverty lines in 1983 (NPC, 1983). World Bank (WB) conducted a series of poverty survey and reported that 70 percent in 1992 and 53.1 percent in 1997 populations were below the poverty line. Nepal Rastra Bank (NRB) conducted Multiple Household Survey in 1984 and reported that 41.1 percent populations were below the poverty line of which about 43 percent in rural and 39 percent in urban areas (NRB, 1998). In the Ninth Five Years Plan (1997-2002), 42 percent were below the poverty line estimated from Nepal Living Standard Survey 1996 data (CBS, 1996). In Tenth Five Years Plan (2002-2007), 38 percent were living below the nationally prescribed poverty line in 1999. Nepal Living Standard Survey 2003/04 estimated that 31 percent populations were below the poverty line.

Chhetry (2005) reported that over 95 percent of total income poor and education poor reside in rural areas, where agriculture is the main source of income and employment. Indeed, agriculture sector remain poor where its per capita GDP growth rate is eight times lower than that of per capita non-agriculture GDP growth rate. A large household size with more children and more illiterate persons in the households is the major socio-demographic characteristics of the poor in Nepal. Due to low economic performance and high population growth rate, a large number of children go to labour markets as wage earners, which results large disparities of educationally poor. Most of the rural dominated regions of the country with the lowest level of human and infrastructure development suffer from the highest incidence of poverty.

Table: 2.1 Situation of Poor Structure in Nepal

Caste	Poverty in %
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Chhetri	16.6
Bramhan	5.6
Tarai middle caste	17.6
Hill dalit	15.2
Tarai Dalit	6.9
Newar	2.5
Hill Janjati	24.4
Tarai Janjati	7.3
Muslim	3.5
Other	0.5

Source: Human Development Report (2014).

Table: 2.2 Poverty situation by Geographical Region (Nepal Living Standard Survey I & II Report)

Geographic Region	Poverty rate (%)
Sector	2066
Urban	15.46
Rural	27.43
Rural Western Hill	28.1
Rural Eastern Hill	15.93
Rural Western Terai	22.31
Rural Eastern Terai	20.97
Eastern	23.3
Central	35.7
Western	19.2
Mid-Western	13

Far Western	8.8
Ecological belt	Poverty
Mountain	42.27
Hill	24.32
Terai	23.44
Nepal	25.16

Source: (Nepal Living Standard Survey 2066, I & II Report)

The above data shows that the poverty status of Mountain is 42.27 percent, Hill 24.32 percent and Terai 23.44 percent. In addition, urban poverty is 15 percent and rural 27 percent. As a whole country, the percent of poverty is 25 percent above. Similarly, the other table shows the ethnic poverty situation of Nepal. It shows Limbus are in low rang 70 percent are in poverty line and Newar are in the minimum rang 25 percent are in poverty line. This data clears that the status of poverty is very poor in Nepal.

2.3 Conceptual Framework

This study may have a conceptual framework to identify the impact of PAF in social, economic, and cultural sectors as well as income generation opportunities and local development of the study area. The opportunities mainly focused to the PAF programme, employment, life style, occupation, farm land, livestock, human resources, and other resources and activities in that area.

After selection of these issues, we have find out the local developmental activities and income generation of focus areas people. Support of relevant stakeholders to implement it first, then people imitates it themselves. After the PAF programme implementation, the condition of Laphagaun VDC, people have increased name, fame and income which denote a positive socio-cultural change that is called improvement. Below the table shows that the progress activities which PAF had done in the study area.

Conceptual Framework of the Research

Figure: 2 conceptual frameworks

PAF

A diagram showing 'PAF' in an oval at the top, with three arrows pointing down to the columns of a table below. The table has three columns: 'Socio-cultural measurements', 'Economic Measurements', and 'Others Measurements'. The table contains five rows of data.

Socio-cultural measurements	Economic Measurements	Others Measurements
Level of awareness	Employment status	Capacity development
Empowerment	Income generation	Infrastructure development
Discrimination status	Daily expenditure	Employment opportunity
Social participation		

CHAPTER-III

RESEARCH METHODOLOGY

3.1 Research Design

Research methodology describes the theoretical foundation of data collection, data analysis for the study. This chapter provides overall framework of the study such as data collection, presentation and analysis which help to fulfill the objective of the study.

This study is based on descriptive research designs.

Thus, the primary data was collected from the community organizations households. Similarly, the secondary data has used for the deep study which was collected from published or unpublished written documents from individuals, experts and organization related to poverty and rural development.

3.2. Study Period

The study period covered 2066/10/10 to 2073/11/30.

3.3 Selection of Study Area

This study has been conducted in Laphagaun VDC of Udayapur District. Cause of selection to this area is for my facility and purpose. Laphagaun VDC is a DAG 4 VDC of Udayapur District and it is 19k.m. far from District headquarter. There are more indigenous people, ethnic group and dalit people. There are still 48% people under poverty line, so this area is selected for my study.

3.4 Nature and Source of Data

A purposive sampling technique has been employed for the selection of the study population. However, due to some geographical condition purposive selection has useful for Laphagaun settlement of the VDC

Thus, the primary data has collected from the community organizations households. Similarly, the secondary data has used for the deep study which was collected from published or unpublished written documents from individuals,

experts and organization related to poverty and rural development. Source of data has taken by following methods

I. Primary data

II. Secondary data

3.5 Universe and Sample Size

The universe of the study is the total number of community organizations of this VDC. There are 528 Households are engage community organization in Laphagaun VDC. The members of community organization and team of staff Community Development Society (CDS) and Partner organization of PAF from this VDC has been selected as respondents in this study. A purposive sampling technique has been employed for the selection of the study population.

3.6 Sampling Procedure and Sample Size

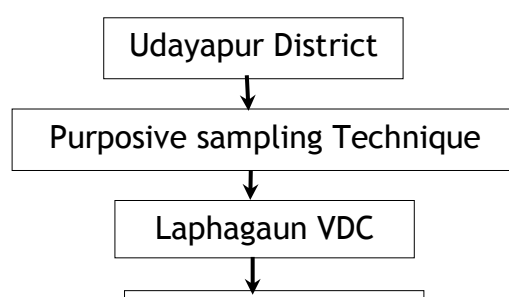
There are 567 households in Laphagaun VDC. Among these households 528 households are included in PAF program, through 15 community organizations. Within these households 78 are dalit, 319 are janajati and 131 are other casts households with 3634 benefited populations. Hence, 9 percent of total household represent 48 household's individuals has included in the research sample from 16 community organizations. The sampling population has been taken at least 12 households/Individuals from each community organization where ward were selected by lottery where 2, 4, 5 and 9 ward were selected. The following sampling procedure has followed for the study;

- The sample ward were selected by following the random sampling , 9 ward were written on a piece of paper and one out of 4 has picked up which ward no. 2, 4, 5 and 9.
- Out of 528 HH, 48 HH has picked up as sample HH which formed 9 percent of total household.
- Out of total number of 48 respondent where 24 were male and 24 were female.

3.6.1 Sampling Step

To carry out the field study effectively following sampling steps has used in study area.

Figure: 3 Sampling step for study



The universe of the study in purposive sampling the key position holders e.g. Chairperson, Secretary and treasurer from each Community Organizations. As being leader of Community Organization they can explain the ground reality of community, household and individuals and in other views that they are inclusive in caste and sex, because there are among marginalized cast group and one should women in three positions. So researcher has selected the key position holders from each community organizations. It is assumed that such sampling respondent provides the real and authentic fact information of the universe. Besides these, local leader, teachers and social activists has selected for interview to get precise and cross reference information. Selected household has 9 percent of total PAF programme included household.

3.7 Data Collection Techniques and Tools

The sources of data are primary and secondary for this research purpose. It depends up on its purpose and nature. Primary data has collected through direct interview and using questionnaire and secondary data has collected from annul reports, journals, library, publication.

3.7.1 Interview Schedule

The predetermined structure questioners is in annex-I has developed and filled by conducting interview with households. The interviewer asked questions in a face to face contact to the household and noted in the given space.

3.7.2 Field Visit Observation

48 persons which has selected by purposive sampling have been visited and socio-cultural change and impact of PAF activities has been observed in various sectors with the help of observation guide. And it has been recorded in file. This has very

useful to know that what was recently happening in the study area. It also helped to prove the quotations made by the respondents during interview schedule.

3.8 Data Processing and Analysis

After concluding interview schedule from field observation collection of data has been preceded and computer programmer excel has used and simple statistical tools like; table, charts also used for data analysis. In this stage, descriptive methods has used for qualitative data. The data has presented on the tables and graphs/ figures according to the study. And also maps and photographs also presented wherever they are useful.

CHAPTER-IV

DESCRIPTION OF THE STUDY AREA

4. General Introduction of Udayapur District

Udayapur District is a district of Koshi Zone, it is one of the district among them seventy-five districts of Nepal. The district, 'Gaighat' is district headquarters, covers an area of 2063 square km and population has 317532 according to census (2011)

4.1 Location

Udayapur is the midmost district of Nepal and lies in vitri madhes the hill. It boardsers Okhaldhunga, Khotang, Bhojpur in the north, Sindhuli districts in the west, the Dhanusha, Siraha, Saptari in the south and Sunsari in the east.

4.2 Administrative Division

The district is divided into 3 constituency, 11 locality, 3 municipality and 40 Village Development Committees (VDCs) and one It's major municipalities is Triyuga and major centers is Gaighat.

4.3 Development

Udayapur is one of the less developed district of the country. Almost all the villages and towns are not linked by roads. There are less schools of the district. There is also tele-communication, roads and a hospital. It has the overall composite index is 56 rank. (District profile 2070)

4.4 Demography

Udayapur is home to many indigenous ethnic nationalities such as Rai, Newar, Tamang, Magar, Biswokarma, Sarki, Majhi and Gharti. The population of Janjat percent is high than other casts

Udayapur is diverse and rich in culture and traditions due to the influences of it's different tribes. All the tribes/ethnic groups have their own languages, customs and traditions and they celebrate their festivals every year.

4.5 Climate and Geography

Udayapur receives 250 to 300 cm of rainfall per year and mostly during the monsoon season in the summer and its hilly northern area receives more rainfall than the south. Its major rivers, like the Sunkoshi river provide water for irrigation. Due to its alluvial soil best suited for agriculture. Udayapur has been the largest producer of rice and is therefore known as the Grain Grocery of Nepal. Besides cereal crops like rice, crown, and wheat, it is also one of the largest producers of tomato, mango, soybean, banana and other cash crops.

Udayapur also has vast areas of forests; there were 1567 numbers of forest user groups. As well as there were 458 academic institutions including Pre-Primary 231, Primary 111, Secondary 70, Higher Secondary 41 and Collage 5.

4.6 Introduction of Laphagaun VDC

Laphagaun is a Village Development Committee in Udayapur district in the Koshi zone of eastern Nepal. At the time of the 2011 Nepal census it had a 567 household with 3698 population.

This area is geographically very inaccessible, there are no bridges, but telephone, electricity facilities are just started. In this VDC health post, post office and schools. But health, sanitation and employment opportunities are very poor. After implement of PAF programme, the developmental activities are rapidly rising in the VDC. Extension of electricity, road, income generation activities, self-independent, cultural change and irrigation facilities are some of the main works of PAF program in this VDC.

The main ethnic groups residing in this VDC are Rai, Tamang, Gharti, Newar, Khetri, Bramhan etc. Among Dalit there are many categories such as Damai, Kami, Sunar, Biswakarma, Sarki, etc.

4.7 Description of PAF in Study Area

Community Development Organization (CDS) a partner organization (PO) which was established or started in Laphagaun from 2063 BS. According to the programme nature and contract, programme should be completed within 10 years. The main role of PO's is given below.

1. Identification of target, VDC, Ward, Settlement and member.
2. Sensitization to community.
3. Process facilitation of the social analysis.
4. Capacity building/social mobilization after formation community organization.

PAF started its programme after Fiscal Year 2061/062 in six districts (Siraha, Ramechhap, Pyuthan, Darchula, Kapilvastu and Mugu) aiming to enable poor women, Dalit, Janajati, and vulnerable groups to gain access to resources for their productive self-employment, to encourage them to undertake income generating activities for poverty alleviation and improved quality of life. There are sixteen community development organizations under the poverty alleviation fund programme namely; Subhprabhat, Sunkoshi, Nabamanjari, Pragatishil, Jodidhara, Manakaman, Indreni, Gupteshwor, Babari, Laligurans, Phulbari, Nabajagriti, Jansebi, Janpremi, Janjyoti Tol Sudhar, and Himshikhar Community Development Organizations. In these organizations, there are 457 total families are engaging.

To support of various organizations, PAF became popular in Laphagaun VDC. After the emergence of this branch, it helped the two or more local institutions/organizations for the development of that area. Using the national objectives, it launched the various community development or human development activities in this area such as income generating activities, social mobilization, capacity building, and infrastructure development for reduction the mass poverty. In short period, various programmes have launched and get extreme support from the local people. In this Laphagaun VDC it had changed the traditional style of development and made people self-dependent. In this study area PAF has done the following activities.

- Transform the traditional irrigation system
- Self dependent for Disable, women and marginalized people
- Transport and communication facilities
- It ended the selfness
- It provided the awareness for local poor
- Roads for transport
- It had supported the alternative energy
- Changed the traditional agriculture system
- Helped to establish Poultry form
- Drinking water
- Entrepreneur Loan / Agriculture Loan
- Livestock farming etc.

4.8 Attractions and Sites

Udayapur also has several religious and historical sites of great importance like Tribeni, Sindhali, Udayapur cement Industry, Patale chhgo, Chitrethan, Rota tourism area, Udayapur Gadi Homestay, Mainamaini historical area, Chaudandi gadi historical area . There is also the historical fort of Gaighat which gave its name Other sites too have their own religious and historical values.

4.9 Agriculture and Industry

Udayapur is also famous for micro credit development. There are Small Farmer, Saving and Credit, Multipurpose and Agriculture Co-operative which was registered in local administration. The Rastra Banijya Bank was the first financial institution. In Udayapur there were 3 branches of Rastiya Banijya Bank. The below table shows involvement of people in Udayapur district.

Table: 4.1 Involvement of people in different sector of Udayapur district

Sector	Percentage
Agriculture	69.21
Non-agriculture	30.79
Total	100

Source: District Profile of Udayapur 2072

4.10 Poverty Status

Laphagaun VDC is a one of most high risk VDC for disaster risk reduction. It is 19 k.m. far from district headquarter of Udayapur. In this VDC main majority cast is Janjati and other is Chhetri/Brahmin. As a whole 95 percent people were depend in agriculture and other were depend in small business, foreign employment, transporting etc. Main problem of this VDC is geographical hindrance lack of transportation, lack of communication, illiterate, lack of awareness, traditional thought and behavior etc. All the people of this VDC can't survive in their own income and production. 20.07 percent people were survive up to 3 month, 32.39 percent people were survive up to 3 month to 6 month, respectively 19.13 percent people 6 month to 9 month, 17.24 percent people were 9 month to 12 month and 11.18 people were up to 12 month survive their own income. According to district annual report of Udayapur the economic status is Laphagaun VDC is deals with as follows.

Table: 4.2 Economic statuses of Laphagaun VDCs people

Period of their own income source	HHs	Percentage
0 to 3	106	20.07
3 to 6	171	32.39
6 to 9	101	19.13
9 to 12	91	17.24
above 12	59	11.18
Total	528	100

Source: District annual report of Udayapur 2072

CHAPTER-V

DATA ANALYSIS AND INTERPRETATION

5.1 Participation level of peoples in Laphagaun VDC in PAF Program

This chapter begins the information like caste/ethnicity, family size composition, gender, occupation, educational status, age sex structure, land holding and animal husbandry of the study. Main problem of this VDC is geographical hindrance lack of transportation, lack of communication, illiterate, lack of awareness, traditional thought and behavior etc.

5.1.1 Caste/Ethnic Composition

There were diverse of ethnic representation. There was Bramhin/Chhetri, Newar, Gharti, Tamang (Matwali), Dalit and others etc. Among the sampled households under the study, Janjati represented the largest household 68.75 percent, followed by Bramhin/Chhetri 14.58 percent, Dalit 16.67 percent. The table 5.1 below describes the caste/ethnic composition of sampled households. Out of sampled 48 households 96 percent peoples are Hindu and 4 percent are other religion.

Table: 5.1 Caste/Ethnic Compositions

Caste/Ethnic group	No. of HHS	Percentage
Dalit	8	16.67
Brahmin/Chhetri	7	14.58
Janajate	33	68.75
Others	0	0
Total	48	100

Source: Field Survey, 2016

5.1.2 Occupation

Generally Nepalese rural people are always holding the rural sources like agriculture, livestock etc. The main occupation of the total sampled households was almost agriculture and all of them worked as farmer in the field. On the other

hand, non-farming occupations like wage worker, service, and other profession were also there but it was very low than agriculture occupation. This study shows that most of households are involved in agriculture 52.08 percent, foreign employment 27.08 percent, business 8.34 percent and others are 12.5 percent. The table 5.2 below shows the occupational division of sampled households.

Table: 5.2 Occupational Distributions of Sampled Households

Occupation	No. of HHs	Percentage
Agriculture	25	52.08
Foreign employment	13	27.08
Business	4	8.34
Others	6	12.5
Total	48	100

Source: Field Survey, 2016

5.1.3 Family Size

Family unit size of the sampled HHs was found from 0-3 to 9-11 members. The age between '0-3' represented over 12.5 percent, the age between '3-5' represented over 22.92 percent, age between '5-7' represented over 47.92 percent, age between; 7-9' represented over 10.41 percent, age between '9-11' represented over 6.25 percent. The table 5.3 below shows the family unit size in orderly.

Table: 5.3 Distributions of Family Members

Family Size	No. of HHs	Percentage
0-3	6	12.5
3-5	11	22.92
5-7	23	47.92
7-9	5	10.41
9-11	3	6.25

Total	48	100
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Source: Field Survey, 2016

5.1.4 Age-Sex Composition

The respondents of the sample area were diverse in term of caste/ethnic groups, sex, users and different age group. The total population of sampled HHs was 48, among them 19 were Female and 29 were Male. The study shows that population of male and female was little less. There was only one woman who had crossed over 70 years.

5.1.5 Educational Status

Out of total respondents, majority of respondents 14 percent had lower secondary level education. The study shows that 22.92 percent were educated up to SLC level followed by only literate 40 percent . But 16.67 percent respondents were illiterate. The study also shows that the average literacy rate per sampled HHs was 40 percent. The table 5.4 below illustrates the literacy pattern of sampled households of the study area.

Table: 5.4 Educational Statuses of Family Members

Level	No.	Male	Female	Percentage
I.A above	6	4	2	12.5
S.L.C.	11	5	6	22.92
L. Secondary	7	3	4	14.58
Primary	0	0	0	0
Literate/ formal education	16	11	5	33.33
Illiterate	8	3	5	16.67
Total	48	26	22	100

Source: Field Survey, 2016.

5.1.6 Types of House

The study area is located in rural place. Out of the total sampled households 93.75 percent had got 'Kachhi' house made by mud and wood and 6.25 percent Pakki or Cemented house. The house model of sampled HHs has been shown in the table 5.5 below.

Table: 5.5 House Patterns of Sampled Households

Level	No. of HHs	Percentage
Kachhi	45	93.75
Pakki	3	6.25
Total	48	100

Source: Field Survey, 2016

5.1.7 Agricultural Land Holding

The study found out that the maximum agricultural land holding of the sampled households was 20 Ropani and minimum was less than 1 Ropani. Out of the total households, the average agricultural land holding was 6.25 percent has got above one Ropani; 20.83 percent has got 6 to 10 Ropani, 18.75 percent has got 11 to 15 Ropani, 15 to 20 ropani 48 percent The table 5.6 below illustrates the agricultural land holding of the sampled households.

Table: 5.6 Agricultural Land Holding

Agricultural Holding HHs	No. of HHs	Percentage
1 to 5 Ropani	3	6.25
6 to 10 Ropani	10	20.83
11 to 15 Ropani	9	18.75
15 to 20 Ropani	23	47.91
20 Ropani	3	6.25
Total	48	100

Source: Field Survey, 2016

5.1.8 Animal Husbandry

In rural area, animal husbandry is an important productive asset. Thus, most of the sampled HHs in the study area raised animal husbandry. Among them livestock, and poultry. The following table 5.7 describes the current status of animal husbandry.

Table: 5.7 Animal Husbandry

Animal	No. of HHs	Percentage
Goat farming	30	62.5
Poultry	3	6.25
Pig farming	13	27.08
Fish farming	2	4.17
Total	48	100

Source: Field Survey, 2016

5.1.9 Food Sufficiency

The main agriculture production in the study area was rice, potato, crown, maize and vegetables etc. Among the sampled HHs 42 percent was found to be completely dependent in agriculture and have sufficient production for their livelihood. Many of the HHs 62.5 percent survives only for 3 months from their agriculture production. The following table 5.8 shows the food sufficiency pattern of sampled households.

Table: 5.8 Food Sufficiency

Food Sufficiency months	No. of HHs	Percentage
Three-Six	30	62.5
Six-Nine	7	14.58
Nine-Twelve	5	10.42

Above-	6	12.5
Total	48	100

Source: Field Survey, 2016.

5.2 Causes of Poverty in Laphagaun VDC

In my observation cause of poverty in Laphagaun VDC is lack of education, unemployment, natural calamities, geographical circumstance, infrastructure, awareness, marketing, business knowledge, participation for proper planning process, leadership, traditional cultivation system, political instability etc. In every community organization conduct monthly meeting every month up to 1 to 2 times or need base. In the monthly meeting they have discuss about cause of poverty, local resources, demand creation, capacity building, income generation, infrastructure, social issue, saving and credit, community organization rule, leadership building etc. They have mobilize their organization themselves actively.

5.2.1 Social Sector

Education and Schools for Disadvantage Disable group and target group has been aware to enroll their children in school. The importance of education is known by target community. They have access of school for their children. Most of the respondents are illiterate but most of community organization member were able to speak and keep their matter fearless. All the member were know why they have been poor? How to increase their income? All the members were share their problems and idea to make good organization.

5.2.2 End of Social Maladies

Before entering the PAF programme in that VDC, some of the people were playing cards, gambling and disintegration in participation. Now those things have been decreased. Community organization has their revolving fund and use in their own purposes with reasonable rate of interest. All the people were engage in income generation and make infrastructure. All the community organization makes rule and regulation for the member and community. Who can't follow rule and regulation she/he should punish by certain financial or should pay money for organization.

5.2.3 Establishment of Social Control

It is practiced by the members of community organization and social integration has been set up. If there is something wrong, they decide the significant decision in the community. Thus, there is changed their attitudes for the social welfare. Table 5.9 shows the attitude level of the study area where positive 89.58 percent and negative attitude is 10.46 percent respectively.

Table: 5.9 Establishment of Social Control

Attitude Level	No. of HHs	Percentage
Positive	43	89.58
Negative	5	10.46
Total	48	100

Source: Field Survey, 2016.

5.2.4 Social Security

They are engaged in group. During the meeting, they share their common interest and follow social norms and values. Following table 5.10 deals about the social security level of the study area where social aspects is higher than political, economic and others sectors.

Table: 5.10 Social Security

Sectors	No. of HHs	Percentage
Social	20	41.67
Political	7	14.58
Economic	18	37.5
Others	3	6.25
Total	48	100

Source: Field Survey, 2016.

5.2.5 Social Rights and Justice

Generally, law and order is ruled by the state and public follow its all process. Society has made different caste, ethnicity, religion and culture however they respect to all and conserve their culture. When the people are outside the boundary of norms and values, they punish to respect live persons as legally. The justice level of the study area where various topics but social consciousness is more than others sectors.

5.2.6 Community Participation

For the lack of budget to do development activities, community has contributed their cash and kinds. Target people were participating in meeting. Women were participating in each and every activity. Thus, analysis of their need, planning, implementation, monitoring & supervision, evaluation and share the benefit with them. They were actively participated in their social and development activities. The following table 5.11 deals about the participation level clearly, where social participation 39.58 percent, inclusive social 31.25 percent, other participation 16.67 percent and political participation 14.58 percent respectively.

Table: 5.11 Community Participation

Status	No. of HHs	Percentage
Social	19	39.58
Political	7	14.58
Inclusive	15	31.25
Others	8	16.67
Total	48	100

Source: Field Survey, 2016.

5.2.7 Level of Awareness

Target group has changed their level of thinking in case of using improved seeds, commercial vegetables farming use of improved technology livestock rising and traditional beliefs have been changed now. Below the table 5.12 shows the awareness level of the community sample members where aware people were

72.91 percent, middle 20.84 percent and non-aware sample 6.25 percent respectively.

Table: 5.12 Level of Awareness

Level	No. of HHs	Percentage
Aware	35	72.91
Middle	10	20.84
Non-aware	3	6.25
Total	48	100

Source: Field Survey, 2016.

5.2.8 Self-esteem/Self-respect

Due to the increasing of economic status of community members, the environment of personal hygiene and respect to each other has been increased. As the same way members of community organization are actively participated in meeting. Below table 5.13 denotes the self-respect level where best rank was higher than good and others.

Table: 5.13 Self-esteem Statuses

Status	No. of HHs	Percentage
Best	40	83.3
Good	7	14.58
Others	1	2.09
Total	48	100

Source: Field Survey, 2016.

5.2.9 Social Mobilization

To bring change in the community, social mobilization is a must. Community has maximum utilization of local resources. For community mobilization, facilitation is necessary. The table 5.14 describes the mobilization sector; social 35.42 percent ,

inclusive 33.33 percent, political 27.08 percent, and others 4.16 percent respectively.

Table: 5.14 Social Mobilizations

Sectors	No. of HHs	Percentage
Social	17	35.41
Political	13	27.08
Inclusive	16	33.33
Others	2	4.16
Total	48	100

Source: Field Survey, 2009.

5.3 Changing lifestyle through PAF programme in study area.

5.3.1. Employment Opportunity

Within the respondents, some of them are engaged in their agriculture occupation such as vegetable farming, fruit farming, milk collection and selling, poultry farming, retail shop and others. These occupations have supported to them for the maintaining their livelihood now. Below table 5.15 shows the employment status of the study area. There agriculture has leading role (38 percent) and non-agricultural sector has lead role (14 percent).

Table: 5.15 Employment Statuses

Sector	No. of HHs	Percentage
Agriculture	20	41.67
Non-agriculture	28	58.33
Total	48	100

Source: Field Survey, 2016

5.3.2 Regular Income Sources

Most of the sources of Income are seasonal in community members. Because of the facilities of Irrigation, Seasonal vegetable farming is more profitable to them and there is high demand of consumers at the local market. The respondents have regular income sources from the vegetable farming, livestock raising, tailoring, retailshop, milk selling, etc.

Table: 5.16 Regular Income Sources

Income sources	No. of HHs	Percentage
Agriculture	20	41.67
Non-agriculture	28	58.33
Total	48	100

Source: Field Survey, 2016.

5.3.3 Income Generation Activities

The members of community organization has different types of activities such as vegetable farming, livestock raising, retail shop, cottage industry, dairy milk etc are the main sources of income generation activities. They apply improved technical information to get more production from farming system.

Without income generation activities, we could not think to uplift the economic status of the people. So, utilization of the local resources to implement the programme is possible. According to climatic condition, geographical variation, setting of people that determine their exact activities. For this, demand driven and inform choices are major things to launch the activities. Now according to capacity of them, they have been done organic and commercial vegetable farming, fruit farming (citrus and deciduous trees), goat raising, buffalo rising, bee keeping, pig rising, poultry, sewing and cutting, small cottage industry, repairing and maintenance of electricity shop, retail shop, retail business and so on. The economic status of the community has been changed and they have per month income sources. The following table shows the agriculture sources has dominant (41.67 percent), and others sectors has less dominant for income generating activities of the study area.

Table 5.17 Income Generating Activities

Sources	No. of HHs	Percentage
Agriculture	20	41.67
Services	5	10.41
Wage labor	6	12.5
Others	17	35.42
Total	48	100

Source: Field Survey, 2016.

5.3.4 Cooperative Development

A huge amount of money is mobilizing within their community organization. For the sustainable manner, it has to be developed as Institution and authorize from Nepal government. So, there are aware about concept of cooperative. Now there is formed of cooperative group. It is going to be registered in district cooperative. This cooperative will be done the transaction of saving and credit which is one of the main functions of cooperative and basically it is used in productive schemes. Now all the process for the management of revolving using has been developed and it is being used as sustainable way. Below the table deals the cooperation development where before launching PAF 33.33 percent and after launching PAF 66.67 percent which shows the realities of the development.

Table: 5.18 Cooperative Developments

Status	No. of HHs	Percentage
Before PAF programme	16	33.33
After PAF programme	32	66.67
Total	48	100

Source: Field Survey 2016.

5.3.5 Poor Loan System

The previous history of HHs were very poor because most of them went to rich person for getting loan in 36% to 60% interest per month of NRs 100.00 amount

and they were suffered from this system. For the time being, it was accepted hardly and after PAF entered in Udayapur district, such type of system has been stopped and a lot of fund is in their own organization. According to their demand and participatory decision, all the members are responsible to manage their revolving funds and there is 12% interest per month of NRs 100.00 amount. They have rules and regulations for loan mobilization. In the table 5.18 Jamindars give the highest percentage of loans with 60% percent while the relatives give 36 percent of the loan with the second highest and the lowest percentage of loan is provided by the business persons.

Table: 5.19 Loan Systems

Scheme	No. of HHs	Percentage
Jimindar	19	6.25
Business person	12	41.67
Relatives	7	12.5
Others	10	39.58
Total	48	100

Source: Field Survey, 2016.

5.3.6 Use of Local Technology

The local and improved technologies are vital for the community development. In order to sustainable development, local resources identification and mobilization tasks play major roles. Now they have been used maximum local resources such as human resource, physical resource and improved skills in programme. So, they have improved vegetables, well sanitation, improved livestock farming, and small cottage industry etc. The following table 5.19 shows the technology use of the sample households where rural technologies 93.75 percent and modern use 6.25 percent. It shows that the use of rural technology has dominant role in the study area.

Table: 5.20 Use of Technology

Technology	No. of HHs	Percentage
Rural	45	93.75
Modern	3	6.25
Total	48	100

Source: Field survey 2016.

5.2.3 Other Sector

5.2.1 Infrastructure Development (Drinking water, Road, Electricity etc)

There are rural roads and small irrigation canals. Those are the effective means of transportation of goods and production of high value crops. As the same way, there are facilities of school building, community meeting hall, health post building etc. The table 5.21 describes the various developmental activities of the study area road 35.41 percent, drinking water 18.75, electricity 18.75 and community building 27.08 percent respectively it shows the infrastructure development of the study area.

Table: 5.21 Infrastructure Development

Sectors	No. of HHs	Percentage
Drinking Water	9	18.75
Electricity	9	18.75
Road	17	35.41
Community building	13	27.08
Total	48	100

Source: Field Survey, 2016

5.2.2 Capacity Development (Knowledge, Skill, Method, Technique)

Without development of awareness in the community, there is not any programme run with precisely due to the lack in thinking. during the stage of programme entering in the community, sensitization of PAF, PRA/RRA, social mapping, social

assessment, well being ranking, need identification, group formation, CO registration, sub project proposal development, user committee formation, account/book keeping, leadership development, livestock management, crop production, vegetable farming, fruit farming, repair and maintenance training, monitoring and supervision of sub project, transaction posting in voucher, planning, reporting, revolving fund management, saving and credit mobilization, coordination with respective groups and agencies and maximum use of resources for the programme are very vital and all these things happened in community organization.

Now, the thinking level of them is very high for the implementation as well as sustainable of programme. So, it is obviously that they are capable to use of different types of resources within their own organizations. Most of the members of community organization have been linked to other organization to use of resources for their sub projects. In the table 5.22 the highest numbers of the people are semi-skilled with 35.42 percent of the people surveyed and only 37.5 percent of people are found to be unskilled while skilled manpower is with 27.08 percent.

Table: 5.22 Capacity Building

Rank	No. of HHs	Percentage
Skilled	13	27.08
Semi-skilled	17	35.42
Un-skilled	18	37.5
Total	48	100

Source: Field Survey, 2016

5.2.3 Community Perception

Target people are compulsorily affiliated in group and they have a plan for how to prioritize, implementation, monitoring and evaluation of their sub project activities. They have sufficient revolving funds which had provided by PAF as a grant. They take loan from their community organizations in very low rate of

interest. It is fact that loan taking from landlord, rich person and microfinance sector have been cut off. Due to use of revolving fund in income generation activities such as livestock, vegetable farming, retail shop, business, repair and maintenance, tailoring, dairy, micro-enterprise etc, the economic status of them has been changed now. Particularly Social justice, unity, benefits sharing, participation, transparency, empowerment, right base approach planning and maximum resource mobilization has been increased. It clear that PAF is better than other development agencies. Because it provides grant to the community organization and community organization has been reused that funds again in proper their individual scheme. The main identity of PAF programme is direct funding to community, support target people, transparent and so no. The table 5.23 deals about the perception status of the sample where medium 10.42 percent, high 83.34 percent and low 6.24 percent respectively.

Table: 5.23 Community Perceptions

Level	No. of HHs	Percentage
High	40	83.34
Medium	5	10.42
Low	3	6.24
Total	48	100

Source: Field Survey, 2016

5.2.4 Irrigation Facilities

For the vegetable farming and increasing production of crops and fruits, water is very necessary. Now each and every member those who are professionally engaged in farming, they have an irrigation facilities. Most of the irrigation sub projects were provided by PAF and joint venture with other agencies. Some farmers earn more than NRs.21500 -58000 amounts per year from vegetables. Similarly, fruit production also increased due to irrigation facilities. In scarcity of water resources, they use micro irrigations such as sprinkler and drip irrigation to the crop zones.

Table: 5.24 Irrigation Facilities

Availability	No. of HHs	Percentage
Canal system	40	83.34
Pipeline system	2	4.16
Others system	6	12.5
Total	100	100

Source: Field Survey 2016.

5.2.5. Drinking Water

The safe and pure water has used by members of community. Single as well as federated community organization has been managed drinking water system and they have a rules and regulation to manage sources, collection of repair and maintenance fund and regular meeting of water user community at the village level.

Using fresh water, they are healthy and seem like clean, neat and fresh also. Sanitation and personal hygiene are improved in the community. So, there is no any dirty in walking route and around the home yards. Toilet construction with households is about 48 because of awareness built in community. Below 5.25 table shows the drinking water facilities where uses of natural sources 72.91 percent and man-made resources have been used 27.09 percent in study area.

Table: 5.25 Drinking Water

Facilities	No. of HHs	Percentage
Natural Sources	35	72.91
Man-made sources	13	27.09
Total	48	100

Source: Field Survey, 2016

5.2.6 Transport

For carrying of goods from one place to another is easier by facility of road. Due to awareness rising with group, they constructed foot trails, roads and contributed labour and remaining are contributed by PAF, DDC and other NGOs/INGOs. Now, there is facility of vehicle to transport of goods and people traveling.

Due to unity of people repair and maintenance of road has been done by themselves and it is the sustainable way of development. Community has followed guidance and norms for mobilizing social parts by participatory decision making process.

Table: 5.26 Transportation in the Community

Transportation in the community	No. of HHs	Percentage
Yes	42	87.5
No	6	12.5
Total	48	100

Source: Field Survey, 2016

5.2.7 Communication

It is backbone of the programme. During the meeting, they decided to conduct the next month meeting date. Generally, the date of meeting for the next month as well as emergency, they inform to members of community organization and share its purpose and necessity. Particularly, they use verbal communication to the members in group. The key person of group such as chairperson, treasure and secretary has informed to members for meeting call. Another way is that when the fund is necessary withdraw from their account; the meeting decides to withdraw budget from the bank. If there is necessary social mobilization, unclear group policy, procedure, revolving fund management and so on, they write letter to SM for his/her availability and for final advice. The following table 5.27 shows the communication system of the study area where verbal 95.84 percent and 4.16 percent non-verbal respectively.

Table: 5.27 Communications within the Organization

Communication	No. of HHs	Percentage
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Verbal	46	95.84
Non verbal	2	4.16
Total	48	100

Source: Field Survey, 2016

5.2.8 Women Empowerment Programs

Before entering the programme in Ramechhap district, gender biasness was very high. But time being, holistic programme has been focused in the side of women development i.e. Literacy rate, participation in meeting, decision making, benefit sharing, holding of key position, micro entrepreneurship, members of women in community organization, women participation in development, social justice, equity, property right, affiliated in political party, gender ratio in social sectors and employment opportunity. The entire programme has been responsible to women development sectors. Similarly, it is PAF mandatory that more than 50% women must be in group formation.

The pioneer matter is that while literate women can do better than general women and as the same way, household and children become better with the educating of mother.

The PAF programme focused to them for PRA/RRA, social mapping/assessment, well being ranking, need identification, sub project proposal development, user committee formation, account/book keeping, leadership development, livestock management, vegetable farming, fruit farming, repair and maintenance training, monitoring and supervision, account management, planning, reporting, revolving fund management, saving and credit mobilization, coordination with respective groups and agencies.

Now, women in group are very active and they share all the outcomes of their programme to visitor during field visit to there. Ownership taking and authority delegating by women are very practical and very success of programme.

5.2.9 Disadvantages, Disable Support Programs

The marginal and disable HHs are benefited from the programme. There is no special programme for disable people but community has made strong

relationship with Government and other lineagencies for getting individual activities.

Lower caste students got scholarship from District education office, some people with injured organs who got supports from Government and other organization. A few persons are doing the jobs as weaving clothes, knitting, sewing, cutting and micro enterprises etc. at the village level. The organization has made a priority programme to them who are very interested and marginal too.

5.2.10 Livestock and Poultry Farming Programs

Livestock is backbone of farmers. They have improved sheds for rearing goats, buffaloes, cows, poultry and pigs. Every community organization has a trained animal health worker to treat animals. For getting more profit from livestock, there is a required improved breed, care & management of livestock, fodder management, timely administering of medicine, cure of diseases.

They have a network of community organization. They coordinate district livestock development office to get services. The livestock farming is responsible to increase of agriculture production and direct relation to each other.

Each HH has involved to rise of livestock. Some of them are doing enterprise/farming and earning more profits. So, the economic status of them has been improved. Below the table 5.29 shows the raising of the livestock clearly where yes represent 64.58 no 22.92 percent and unknown 12.50 percent orderly. It clears the yes has important role.

Table: 5.29 Livestock Raising

Livestock raising	No. of HHs	Percentage
Yes	31	64.58
No	11	22.92
Unknown	6	12.5
Total	48	100

Source: Field Survey 2016

5.2.11 Conflict Management

Conflict is obviously existed to all human being but finding out best solution of issues is very important. Some of the issues are internal and external. Internal issues are cause of information gapping in between two individuals. When presentation on certain subject is not understood then there will be created some issues. During the beginning stage it is very general and after the time span, it will be developed as serious issues and eventually it would be very disaster and harm existing resources.

Generally, members of organization have called the meeting for the issue and both persons put their own statement. There is happened hot discussion about it on meeting and found the solution to both persons. After the compromising on best solution, the final decision writes in meeting minutes for future reference.

The case is serious then meeting declare and referred the case to VDC, Security office and District Administrative Office.

Most of members of organization are affiliated with political parties and their case also concerned with the same parties. The decision is made based on favour of politics. Now critical issues such as criminal cases, social disintegration and justice etc. are totally controlled. In the table 0000the conflict management is categorized into two groups: within the group and outside the group. Almost 96 percent of the conflicts were managed with group and 4 percent within the outside groups.

Table: 5.30 Conflict Management

Conflict management	No. of HHs	Percentage
Within group	46	96
Outside group	2	4
Total	50	100

Source: Field Survey, 2016

5.2.12 Participation of People

Motivation and participation to the target group is important. The vision without mission is not the perfect task of planning. Hence, as we compared with PAF

entering before and after where there are significant changes in case of community unity and collective decision. So, doing social work, they are agreed with hard labor and contribute their roles. Similarly, social disorder activities such as playing cards, gambling, taking leaguer, quarreling etc. have been stopped due to cooperation, co-ordination and unification of members in community Organization. To do any activities, in the community, they call meeting and clarify the role of individuals for how to do complete the task. 39.58 percent women are now participating in meeting and another social works for their inconveniences and right.

Table: 5.31 Participation of People

Food Sufficiency months	No. of HHs	Percentage
Women respondent	19	39.58
Male respondent	29	60.42
Total	48	100

Source: Field Survey, 2016.

5.2.13 Access of Local People

After the PAF programme launching this VDC, community people have been aware about use of local resources in community development activities. This VDC is nearby Laphagaun and road facility is available. In case of communication means, local telephone and cell phone are available. The production of vegetables, fruits, seed grains and etc are easily sell to the local market. So, there is good provision of physical facility for the transportation of goods. The table 5.32 shows the school building 4.17 percent, available of market 27.08, safe drinking water 18.75 percent, government service 14.58 and communication facilities 35.42 percent respectively.

Table: 5.32 Accesses of Local People

Access of local people	No. of HHs	Percentage

Available of local market	13	27.08
Communication facilities	17	35.42
Safe drinking water	9	18.75
School building	2	4.17
Government services	7	14.58
Total	48	100

Source: Field Survey, 2016

5.2.14 Capacity Building

It is most important point that without capacity development of target group, the sustainable development is impossible. Thus, for the change the knowledge, skill, attitude and aspiration of the people, relevant trainings are required to them and accordingly, They have got vegetable cultivation, livestock management, leadership development, account and book keeping, saving and credit, revolving fund management, micro enterprise development and cooperative trainings etc. They have been used their skills own their activities.

Table 5.33 Capacity Building Activities

Received trainings by respondents	No. of HHs	Percentage
Goat Raising	10	20.83
Revolving Fund	7	14.58
Book Keeping	5	10.42
Leadership development	7	14.58
Plumbing	3	6.25
Poultry farming	3	6.25
Vegetable farming	5	10.42

Organizational Development	3	6.25
Women empowerment	5	10.42
Total	48	100

Source: *Field Survey, 2016*

CHAPTER-VI

SUMMARY, CONCLUSION AND RECOMMENDATION

6.1 Summary

This study has focused the PAF programme and changing lifestyle through PAF program in Laphagaun VDC. Out of 528 household, 48 household (purposive sampling) has been selected from Laphagaun VDC of Udayapur district. Laphagaun VDCs people had selected to examine the objectives which is related to the socio-economic condition of the HHs and the availability of PAF programme on quality and coverage which impacts, compare with base line survey, 2012 in local development situation. In total 48 persons of the HHs has examined during the study by using purposive sampling.

6.1.1 Major Findings

- The main occupation of the sampled participant was agriculture and livestock-poultry. Among the sampled households 41.67 percent of people were involved in agriculture occupation and 58.33 percent are related to others profession. All of them were fully dependent on forest resources because it was accessible for livelihood with short distance.
- Lying on the study area education status or level was in-between. Most of them were literate, only few were illiterate and less was higher educator. In the percent; literate 33.33 percent, illiterate 16.67 percent, SLC 22.92 percent and +2 above 12.5 percent respectively.
- Participation of all the peoples was equal in community development management activities as well as benefit sharing also.
- Directly the PAF and its activities were helping in income generating activities as well as capacity development and social mobilization also.
- The condition after PAF is being increased and improved and numerous benefits have been gifted to change lifestyle of Laphagaun VDCs households and local environment.
- After the emergence of PAF, community developmental outcomes achieved by local communities were as social, economic, infrastructure, capacity building and ecological respectively.

- Sufficient management and protection of PAF is for sustainable development and poverty reduction, which shows the programme “Garibiko Pahichan”, which programme has helped to empower the local people in income generation.
- PAF was trying to change the rural poverty with urban facilities. This example we have seen also in Laphagaun VDCs.

6.2 Conclusion

PAF is a targeted programme initiative to support the third pillar of the 10th plan to support broad based and sustainable economic development, social development and good governance have been enunciated as the other three major pillars of the plan, which is also known as Poverty Reduction Strategy Paper (PRSP).

In my observation cause of poverty in Laphagaun VDC is lack of education, unemployment, natural calamities, geographical circumstance, lack of infrastructure, lack of awareness, lack of marketing, lack of business knowledge, lack of participation for proper planning process, lack of leadership, traditional cultivation system, political instability etc. PAF program find out all this causes of poverty and implementing various program so, now we can see improving as compared to other areas.

In the Laphagaun VDC PAF program has been addressing in different issue or demand by community people (CO's member) like different types of infrastructure building, sector of income generation and capacity enhance by different training, practice, observation. This all possible due to meaningful participation and down up participation approach. In the community no one co's member to be left for program participates. This program focus for pro-poor, underprivileged and disadvantage group so this study found that strong participation level of people in this area.

Due to meaningful participation and demand driven approach of PAF program lifestyle of Laphagaun VDC people have found changing through development pattern. All the member of community organization seems responsible to develop their settlement also they are ready to contribute cash, kind for development work theme self. Due to people engage of in different sector social evil has reduce and leadership capacity has increased. This study found highly develops of social

network and coordination level with district level stockholders and line agency for their local level issue address.

To sum up, it has provided several income generating activities, adequate knowledge thus, the individual income level have found , Through legally organized organization community people has handle their development work. From planning to implementation level they are engage them-self, access of marketing and knowledge of modern agriculture people of Laphagaun VDC or rural area people lifestyle is seen changing.

6.3 Recommendations

Above situation and findings of the study area has following recommendations and suggestions to change in life style and to reduce poverty through PAF programme.

- For the betterment, close co-ordination between the DDC, village leader and local members of organization is essential.
- Members need to encourage and promote others development programme.
- Visits should be continue and regular by Supervisor, Co-coordinator and Organizer.
- People should be encouraged to use modern and improved cooking stove, biogas, and solar energy to reduce the consumption of extra expenditure and to control smoke.
- Organization members should keep their relation with INGOs to get support in poverty reduction activities.
- In decision making process, their should be equity and inclusive participation of all caste/ethnic.
- Awareness programme should be lunched about the importance of PAF to human.
- PAF program focus on commercial business and improve sanitation and hygiene for crush cutting issue.
- PAF should provide extra training, seminar, workshop, tour, visual programme and research programme. These types of programme should be concentrated in the aware and sustainable to community organizations.
- The implementation of the PAF programme should be managed for the sustainable poverty reduction and community development of nation.

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3. What do you mean by community organization?

4. How do you form community organization? Is it benefit for the community?

Yes

No

5. What is your position in the organization?

Key position

General position

6. If the key position, what is the status?

Chairperson

Treasure

Secretary

7. What is the status in the organization according to the well being ranking?

Group- A

Group- B

Group- C

Group- D

8. What kind of activities did you launched in your community organization?

9. What kind of trainings did members receive in the organization?

10. What are the main sources of income?

11. How many months does food have sufficient?

0 - 3 months

3 - 6 months

6 - 9 months

9 - 12 months

12. What is the coping mechanism while food is not enough from your own production?

13. Why did you form community organization?

14. Are you satisfied from your activities?

Yes

No

If not, give the reason.

15. How many persons are decided in your organization and whose decision would be final?

16. How does your decision happen in the organization?

17. Do have a plan for revolving fund management?

Yes

No

18. What services and facilities could you get from these trainings?

19. How many female are holding in the organization?

20. Could you say that decided matters might be documented? If does, who document for recording?

21. Have community peoples` attitude changed to send their children at school now?

Yes

No

22. Did you have kitchen garden?

Yes

No

23. Did you take green vegetables in your daily meal?

Yes

No

24. What type of changes did you feel before and after project implement?

25. What government services do you use in your community?

26. Do have any advice and recommend making the project work effective?

Yes

No

If yes, give the advice and recommendation.

27. Among them what are the failure activities of the project to have been launched your VDC?

28. What do you do when your livestock is sick?

29. Do you have any trend to use traditional healer for illness?

Yes

No

30. After phase out of project how to continue programmes?

31. Does the source of income change after project launched?

Yes

No

32. What is your opinion on local social mobilization of Laphagaun VDC of CDS staff?

32. Is social harmony increasing now than before?

Yes

No

If yes, what is that?

33. How did you identify the priority of the project in the organization?

34. How the partner organization did organization facilitate to use of local resources?

35. What is your business being run?

36. Did the target members benefit from the PAF fund programmes?

Yes

No

If no, give the reason.

37. Do you have skill of report writing, recording meeting minutes and planning of project?

Yes

No

If no, illustrate the causes.

38. How did you prove that your project run as transparently?

39. Do you know your responsibility in your organization?

40. Did you start coordination with VDC, DDC, NGOs/INGOs and other line agencies?

Yes

No

If yes, what is the purpose?

ANNEX-II

Checklist

- Past and present condition of PAF.
- Contribution of the programmes.
- Role of local community organizations.
- Suggestion about PAF programmes in study area.
- Social mobilization and capacity building of members by PAF in study area.
- Change in life style by PAF in study area.
- Relation between DDC, NGO, VDC and PAF.

ANNEX-1II

PAF Program Related Photo



CO people are discussion in meeting

Income generation by goat keeping



CO office management

Infrastructure done by co member



Focus group discussion at Laphagaun

Co member engage in Aaran Sudhar