

CHAPTER I

INTRODUCTION

1.1 Introduction

Nepal has already completed ten five-year plan periods and two three-year interim plan. However, poverty still remains the prime development challenge. According to government estimates, the poverty incidence in the country is 25.6 per cent (Nepal Economic Survey, 2012). In particular, poverty is much more severe in rural areas than in urban areas. The three year interim plan has set the goal of reducing poverty from 30 to 25 percent by the end of the plan. There were numerous poverty alleviation models have been practiced in Nepal but no one models observed significantly as a best one to address the problems prevalent. In this regard, ten years back, Poverty Alleviation Fund came in existence to work in poverty reduction phenomena.

In this connection, the experienced grass roots based organization as a partner organization (PO) was selected for the facilitation of the whole program. In the initial stage, the main responsible of the POs were in organizing the groups in the social mobilization part of the community where the poor and ultra poor community existed. The responsible POs were work together at the grass root level based on the principles of social mobilization, usually work as service providers, catalysts, facilitators and advocates in diverse geographic areas and sectors. However, to better reflect the local needs and realities, these partner organizations have developed their own working modalities along with adopting Poverty Alleviation Fund's (PAF) guiding principles. In this regard, POs have brought poverty into the track of minimization by orienting communities on the guiding principles of PAF and by building their capacities through social mobilization, small community infrastructure development and income generation activities as the four pillar of PAF that is based on demand driven approach.

IIDS, hereafter Partner Organization, (PO) has been working in Poverty Alleviation Program in partnership with Poverty Alleviation Fund (PAF) in Kapilvastu as piloting district (among six districts are Kapilvastu, Siraha, Pyuthan, Ramechhap, Darchula and

Mugu etc.). Since from the beginning of program implementation, it has facilitating the program in ten VDCs comprising Bithuwa, Labani, Patariya, Patana and Phulika in eastern part and Purushottampur, Shivanagar, Vilmi, Patherdeiya and Khurhuriya in western part of Kapilvastu district. Including 14 other POs working together in reducing poverty efforts covering all 77 VDCs and one municipality for alleviating efforts of downtrodden communities of Dalits, Janjati, Muslims, other castes and disadvantaged Women of Kapilvastu district. This district occupies the 55th position in overall composite index¹ and ranks among the worst districts in terms of gender empowerment index, physical infrastructure development facilities, access to health, sanitation, education, budget allocation and utilization of local resources. This program is supported and funded by Nepal Government and World Bank.

By adopting basic guiding principles of PAF program in respective VDCs, still the poverty reduction efforts could not provide significant results. The proposed study definitely helped to assess the visible changes and examine the sustainability part in long run and to analyze the status of members in the field of capacity development from the program. The study also helped the PAF management to policy feedback and to be extrapolated as well as replicated the results in similar areas of other districts of Nepal for alleviating poverty efforts in coming days. The most important part is the institutionalization of the groups and exit strategy of the program in the later part of the study, which definitely help in phase out of the program.

1.2 Statement of the Problem

Poverty is one of the major factors that bring obstacles in any kind of growth and development in any part of the world. The problem of poverty is complex in our country. One fourth of Nepal's population is under the poverty line which is an alarming issue to national development. They are living with quite miserable conditions in terms of basic needs such as foods, cloths, shelter that require just for the survival of human beings.

¹ District Level Indicators of Nepal for Monitoring Overall Development: CBS, 2003

Poverty reduction has been one of the most prioritized agenda of the nation since poverty was officially noticed in 1976.

Assessment impact study of the poverty alleviation program has not made so far. This type of study is very imperative to find out whether the program is heading towards right direction or not. This study helps to assess its tangible changes in terms of income generation and small infrastructure development activities in particular program implementation area and it also emphasizes on the sustainability part of the program so that the positive results of this program can be replicated in similar areas for policy feedback. Furthermore, the most important study result is the institutionalization of the group and exit policy of the existing program based on its direct implementation and facilitation of the program. The later part of the study also highlighted the major issues relevant in the managerial aspect of the program that might be addressed with simple logistic and management aspect. The way forward and the suggestions and recommendations definitely guide the program in right direction and the poor settlements of the program empowered in the access and direct participation for their transformation and involved in sustained development and increased livelihood of the grass roots based communities.

This study is very important in this aspect to fulfill the lacking/void of the assessment even in short duration of time. The study mainly focuses on the impact of the program that smoothly has been implemented at least five years of time to evaluate as well.

1.3 Objectives

The general objective of this study is to assess the impact of ten VDCs of ongoing PAF program of Kapilvastu district.

The specific objectives of the impact assessment of the PAF program are:

- to assess the visible changes in small infrastructure development activities,
- to analyze the socio-economic status of members versus non-members,
- to examine the sustainability of the program in long-run, and

- to analyze the status of community members in terms of capacity development

1.4 Scope of the Study

After the restoration of multiparty democracy in Nepal in 1990, many NGOs have been set up to supplement the efforts of the state in terms of meeting development challenges i.e. poverty alleviation efforts. Moreover, the Tenth plan has also given main priority to poverty reduction and has been promoting the involvement of NGOs towards this end. Different Partner Organizations (POs) have their own *modus operandi*, however, all the POs were bounded by the guiding principles of PAF and its modality to be followed.

The PAF program was established in 2004 as a special and targeted program to bring the excluded communities in the mainstream development, by involving the poor and disadvantaged groups in the driving seat of development efforts². The main target of the program is poor and marginalized section, including Dalits, Janjatis, Muslims and Women, in order to bring them into the development mainstream. The poverty reduction program basically focused in small infrastructure development activities in community level so that it is helpful for increased access of poor in basic health and educational services as well as helped the poor to link in market access for their products.

The target beneficiaries of the program are male and female members from Dalits, Janjatis, Muslims and disadvantaged community of the downtrodden. Therefore, the study is helpful to assess the overall performance of the program among the poor and marginalized groups in terms of indicators like participation, inclusion, education, training, empowerment, leadership, transparency, economic and livelihood development and self-reliant. Furthermore, the findings of the study would also provide an opportunity to other development organizations to learn about the effectiveness of the process, strategy and approach followed by the PAF program. It is useful to researchers, the implementing agency, national level policy makers and donors to find out whether or not their fund is appropriately utilized or the goals are met.

² PAF Annual Progress Report, 2010/11

1.5 Organization of the Study

The study is divided into six chapters. The first chapter is the introductory chapter and describes the objectives and limitations of the study. The second chapter describes the literature review of the program and review of its past studies. The third chapter describes the overall methodology of the study from research design to tools and techniques of data collection. The fourth chapter is an overview of PAF program (launching of the program, goal and objectives, working modality, major components/activities, implementation process and management of the program). The fifth chapter contains analysis of the study specifically on four pillars of PAF - social mobilization, income generation, small infrastructure development and capacity building and socioeconomic status of members versus non members. The chapter sixth describes the summary of major findings, conclusion and suggestions of the program.

1.6 Limitations

First, due to the time and resource constraints, this study was limited to ten sampled VDC areas (among 77 VDCs and one municipality), so it may not reflect the entire program of the district. The study was very specific on IIDS program implementation areas. The study was not the representation of entire geographical area and socio-economic settings of the particular district. Second, this study has focused more on the social and economic aspect of the PAF program rather than the technical aspect of the program.

CHAPTER II

LITERATURE REVIEW

The chapter presents the concepts of the poverty and its theoretical framework and review of the past studies relevant to the poverty sectors. Here in the literature review, numerous concepts relevant with the poverty has been reviewed for the clarity and its concept and some prominent examples depicting its impact assessment of poverty has been made in order to focus the reality of poverty in Nepal. Poverty reduction strategy paper in the tenth five year plan mainly focus on the targeted program on poverty.

2.1 Concepts

Poverty in Nepal largely depends on structural factors, especially on the modes of ownership, production and distribution of productive assets, which have their own dynamics. But, the dynamics is determined by the choice of application of development policy by the political class. For example, the declining forces of production in the country-- in agricultural, industrial and service sectors-- can be attributed to the wrong policy choices of the political class whose allegiance and priority often oscillates, between the general masses during elections and a specific comprador class after elections, causing instability at the level of policy, planning, and politics regarding poverty alleviation. The political class has not been able to capture the middle ground of the Nepalese political economy that stands between capital and labor. (Dahal, 2001)

Poverty has been defined in various ways. The concepts and measurements of poverty are linked to the way poverty is perceived and defined. In developing countries, different kinds of parameters are used to define poverty. Poverty is defined to include socio-economic condition, education, health, nutrition, marital status and livelihoods of people etc. Nepal has been successful in steadily reducing poverty from 25.2 per cent in 2011 to 23.8 per cent in 2013. The remittances sent by Nepali migrant workers have played an instrumental role

in slashing the poverty figures. But the numbers believe a harsh reality: they come at high social costs and are ultimately unsustainable if not managed properly³.

The human poverty is much more than income poverty. People are poor not only because of low income, but also because of their low access to opportunities or their participation in them. From the human development perspective, poverty is regarded as a state in which the opportunities and choices most basic to human development are denied (United Nations Development Program 1997). Strategically, PAF emphasizes on capacity building, social mobilization and community infrastructure development so that they have more access in individual skill, leadership to markets for sale of their produce. Although human development has improved at the aggregate level, the gap between advantaged group and disadvantaged group is either widening or remains constant. Thus, Dalit, Janjati and Muslims who have had lower levels of human development for generations, continue to suffer today (Nepal Human Development Report, 2009).

Three types of poverty such as *absolute poverty*, which refers to the people when they fail to receive sufficient resources to support a minimum level of physical health expressed in terms of calories or nutritional values, *relative poverty*, which refers to general standard of living in different societies culturally stated as being poor rather than some absolute level of deprivation, and lastly, *hardcore or ultra poverty*, which is the group below the absolute poverty line. Poverty is a relationship between the essential needs of the people for survival and physical efficiently and their ability of satisfying them. Those who can not satisfying basic needs such as food, clothing and shelter are called poor. According to Human Development Report, Nepal ranked 157th, just ahead of Afghanistan (175) among the South Asian countries (Human Development Report, 2013).

According to Human Development Report, "more than three-fourths of the World's population lives in the developing countries, but they enjoy only 16 percent of the world's income; while the richest 20 percent have 84 percent of the global income". Poverty contributes to physical weakness of people through lack of food, small/weak body, malnutrition leading to low immune response; inability to pay for health service, isolation

³ UNDP in Nepal, Annual Report 2013

because of the inability to pay the cost of schooling, inability to powerlessness due to the lack of wealth (Chamber, 1983).

Poverty is one of the major factors that bring obstacles in any kind of growth and development in any part of the world. The problem of poverty is complex in our country so there is a need of appropriate policies that can reduce social inequality and maintain social justice in Nepalese societies. Appropriate social policies can bring positive changes in the life of rural and urban poor. Poverty is the state of human beings who are poor. That is, they have little or no material means of surviving—little or no food, shelter, clothes, healthcare, education, and other physical means of living and improving one's life. Poverty is a relative term and may be defined as an economic condition that is inadequate to meet basic needs of a person (Kunwar, 2003).

Many efforts have been made to conceptualize poverty and also tried to identify reasons for poverty phenomenon. Unlike in previous efforts, when poverty was defined in terms of inadequate earning level for meeting basic needs, culture of the poor, etc, the recent explanations to poverty tend to be more comprehensive. It is related to a wide range of factors including income, health, education, geographical location, services access, gender, ethnic origin and family circumstances. The World Bank continues to advise the developing countries to focus on domestic policy need, including reforms to ease supply-side bottlenecks, such as gaps in physical, social and regulatory infrastructure (see worldbank.org/gep).

2.2 Theoretical Framework

The government has also a twenty years Poverty Reduction Plan, 1997-2017 which aims to reduce poverty to 10 % (See PRSP, 2002-2007 p. 10) at the end of this plan. However, aforementioned figures of poverty indicate this objective would not achieve by 2017. Sustainable poverty reduction will be achieved through (i) job generation and increased rural incomes resulting from faster and broad-based pro-poor economic growth, (ii) equitable improvements in basic social services to enhance human development, and (iii) good governance.

Most indigenous people and Dalits still face exclusion and disempowerment in mainstream development. So as to address the issue, the modality of PAF has been executed since 2005. As a vehicle of organizational capacity building, social mobilization functions primarily as a mechanism of empowerment. Social mobilization reduces poverty because it is based on the premise that the poor are willing and able to carry out a number of functions themselves to improve their own organizations for promoting their development through their own efforts and participating actively in decision-making enhances their livelihoods (Nepal Human Development Report, 2004).

“The NGOs over the years implemented poverty reduction program as a charity and this spawned a tendency of dependency among the poor as a major problem. The INGOs that supported those programs did not focus on ways to sustain their endeavors. As a result, the beneficiaries never owned those locally implemented programs after the donor existed. This lack of ownership became a striking feature of poverty reduction initiatives in Nepal. Eventually, this eroded confidence of people towards development agencies. But, after the PAF came into being, it imparted to skills to the poor communities to identify their requirements and propose program as per their needs. The poor were also asked to implement those programs themselves. This built a sense of ownership among the poor towards the program. Poor could demand and completely own the programs that they deemed important for them. This enabled them to understand and sort out their priorities. They even implemented those priority programs themselves”.

“The another major problems of poverty reduction initiative was the fund allocated the poor were either disappearing just like that or never reaching the poor due to corruption and other factors. Studies at the point of estimated time that some 85 percent of the fund allocated to the poor was disappearing on the way. Hence, the PAF adopted a modality of providing direct funding to the poor community organizations and assigned the local NGOs for monitoring and facilitate COs to manage and maintain their accounts properly”.

Poverty is one of the major factors that bring obstacles in any kind of growth and development in any part of the world. The problem of poverty is complex in our country so there is a need of appropriate policies that can reduce social inequality and maintain social justice in Nepalese societies. Appropriate social policies can bring positive changes in the life of rural and urban poor. Poverty is the state of human beings who are poor. That is,

they have little or no material means of surviving—little or no food, shelter, clothes, healthcare, education, and other physical means of living and improving one's life. Some definitions of poverty, are relative, rather than absolute, poverty reduction would not be considered to apply to measures which resulted in absolute decreases in living standards, but technically lifted people out of poverty. Attitudes to poverty reduction differ in different nations.

Sustainable poverty reduction will be achieved through (i) job generation and increased rural incomes resulting from faster and broad-based pro-poor economic growth, (ii) equitable improvements in basic social services to enhance human development, and (iii) good governance. ADB's future operational priorities will be focused to seven sectors: (i) agriculture and rural development; (ii) transport; (iii) energy; (iv) finance; (v) education; (vi) water supply, sanitation, and urban development; and (vii) environmental management.

2.3 Review of Past Studies

Poverty Alleviation Programs in Nepal

The government since undertaken its planning efforts in 1956 has been concerned with the poverty alleviation in Nepal. The policy measures and programs on poverty reduction are reflected on its different periodic plans. The Sixth Plan focused on meeting basic needs of the majority of poor people on the assumption that they were poor due to lack of basic needs and likewise the Tenth Plan had focused basically on poverty reduction, which received highest priority. The plan prepared "Poverty Reduction Strategy Paper (PRSP)", consisting of four major pillars such as broad based sustainable economic development, social development, targeted programs and good governance. The PRSP has given a birth of Poverty Alleviation Fund (PAF) program to work for the poor. PAF has been working to improve the living condition of the poorest of the poor people through income generating activities, awareness, etc in the poverty stricken districts. The Millennium Development Goals (MDG) introduced in 2001 by UN has set targets for making progress in varied dimensions, including extreme poverty, putting all children into primary school and stemming the spread of infectious diseases all by 2015 (HDR 2005). Nepal Rasta Bank

(NRB) began working with the poor through establishing the Gramin Bikas Kendra (Rural Bank Centre) in 52 VDCs across the country. The Bank has defined poor for lending loan, as the people with below 1 ha (1.5 bigha) farm land in the Tarai and 20 ropanis in the hill. For poverty alleviation, the bank has initiated varieties of programs, including the provision of loan, credit revolving fund, loan repayment, monitoring and evaluation, auditing, and training (Nepal Rastra Bank, 1998).

Poverty Alleviation Fund, PAF

According to World Bank Report, “Over the past three decades, the extent of global poverty has declined rapidly. The percentage of people living in extreme poverty in 2013 is less than half of what it was in 1990. Based on this trend, it is possible to envision a world in which extreme poverty has effectively been eliminated within a generation. Yet, today, more than one billion people worldwide are still destitute, inequality and social exclusion seem to be rising in several countries, and many urgent and complex challenges must be overcome to maintain the recent momentum in poverty reduction”⁴.

Even though, poverty laid emphasis in most of the five year periodic plans such as first, third, fifth and ninth five year plan categorically to the poverty reduction program, while the very tenth plan was developed as the poverty reduction strategy paper (PRSP). In view with considerable figures of poor population in the country, the Tenth Plan⁵ (2002-2007) has made its single objective to alleviate poverty. To meet the national objective of poverty alleviation, there is a need of appropriate modalities and approaches to reduce poverty in downtrodden societies of Nepal. There are so many poverty alleviation models adopted in Nepal but not significantly decrease the level of poverty. But attempts to reduce poverty by formulating the clear strategic interventions too did not succeed as the government failed to reach out the extreme poor. Realizing these lacking, the government had set up the PAF program for involving the extreme poor categorically in most inclusive manner.

The central bureau of statistics revealed that there is widespread prevalence of poverty among Dalits, Janjatis, Muslims and Women in the country. Hence PAF has taken them as

⁴ The World Bank. End Extreme Poverty, Promote Shared Prosperity. Annual report 2013

⁵ Tenth Plan (2002 – 2007). Government of Nepal. National Planning Commission Nepal. 2002. March.

target groups and has implemented poverty reduction program for them. Not, just in rural areas, poverty has risen in urban areas as well in recent year. Amid growing urbanization and lack of employment opportunities, many people have fallen in vicious cycle of poverty. Likewise, poverty is rampant among Muslim and Brahmin communities as well. In this context, this study focuses on the existing modality and approaches to reduce the poor in the community and how the resource poor and disadvantaged section of the society were empowered and the strategy of social policies that really helped on poverty reduction and alleviation efforts in downtrodden community.

As Nepal is Least Developed Country (LDC) with a low gross national product, per capita income, low human development indicators, and mass deprivation and poverty exists (World Bank, 2004:1-3). Moreover, poverty was higher in rural than in urban areas. Current statistics showed the rural poverty incidence was 47 percent (UNDP, 2003:16). So that the PAF program has been implementing full fledged in 40 districts of Nepal and 15 more districts has been expanding with pocket areas. The program focuses more in inclusiveness of Dalits, Janjati, Muslims and other disadvantaged communities including women in mainstream development for access in basic needs and socio-economic in front.

The poverty reduction strategy of the PRSP is based on the following four pillars: (a) broadly based economic growth, (b) social sector development, including human development, (c) targeted programs, including social inclusion, and (d) good governance. The review contains the way of reducing poverty in different models. Since on the tenth periodic plan, the entire chapter is related to the poverty reduction strategy which is adopted by the PAF program. The strategy paper emphasizes on the key target to reduce poverty and the plan tracks human and infrastructure indicators, including literacy rates, infant mortality, maternal mortality, life expectancy, access to drinking water, electricity and roads to meet its goal and the plan is built on four pillars with cross-cutting approaches. It emphasizes the need for growth to be broadly based to generate employment for poor people. It also recognizes that broadly based economic growth and human development would not automatically benefit ultra poor and socially excluded marginal social groups; hence, it proposes targeted programs, including social inclusion for these vulnerable groups. Moreover, it has identified good governance as a key to poverty alleviation. (Nepal's Poverty Reduction Strategy Paper, 2002-2007)

Last several decades tourism is developed as the tools of development and the means of poverty alleviation. It creates business opportunity, employment opportunity, income source, and improves the livelihood options in the tourism destination. “Tourism provides employment opportunities by diversifying and increasing income which reduces the vulnerability of poor” (UNESCAP, 2003pp28).

CHAPTER III

METHODOLOGY

The chapter presents the methodology adopted for the impact assessment of poverty alleviation program and its research design with tools and techniques used for data collection and analysis. Here in research design is for logical and systematic planning for getting desired results with using appropriate tools and techniques like survey questionnaire, FGDs, KIIs and observations.

3.1 Research Design

The research design is the detailed plan of the investigation. In fact it is the blueprint of the detailed procedures of the assessment and analysis of the obtained data set. It is the logical and systematic planning and directing of a piece of research.

3.2 Sources of Data and Information

This study was based on both primary and secondary data and information follows the qualitative and quantitative methods and on descriptive analysis. Secondary data were taken from the publications and annual reports of the program. The primary data were collected by administering structured and semi structured questionnaire in the field. Two Focus Group Discussions were conducted and 20 Key Informant Interviews were also taken in order to support qualitative data.

3.3 Methods of Data Collection

For the secondary information, progress reports, annual reports, trimester reports, concept papers, project documents and other relevant materials such as district profile, Nepal in figures, etc. were reviewed as reference materials. For the collection of primary

information a set of structured questionnaire⁶ (see Annex I) was developed and administered on the beneficiaries. In this regard, 300 samples were purposively selected from 10 VDC areas that comprised of Dalits, Janjatis, Muslims, Madheshis and women. It covered 150 beneficiary households as treatment and 150 non beneficiary households as control groups.

The study was based on the survey research design. The study was investigated both PAF members and Non PAF members (based on the benefits of the PAF program). The study further emphasized on sustainability part of the program. Its impacts could be replicated in other parts of the districts in income generation aspect as well as small infrastructure development. It is directly linked with the economic development of the grass roots community people. Besides, the members were accessible from health related issues and students enrollment in the school due to the involvement of the program.

3.4 Selection of the study area

All ten VDC Areas were purposively selected for the study. In each VDC, 30 households were surveyed both PAF as well as Non PAF member. These VDC areas comprised of Dalits, Janjatis and Muslims and Women in their community organizations. In each VDC, 15 households were selected as treatment i.e. the members involved in the PAF program and other 15 households were taken as control group i.e. the members not involved in the PAF program. Their views and perceptions were collected by introducing the household questionnaires. The questionnaires were filled up by interacting with both members and non members in concerned VDC with the help of social mobilizers. (Please refer in annex 1 for detail of questionnaire which is in Nepali)

The study aimed to explore the status of community members in terms of proper utilization of fund for their own and PAF's revolving fund which directly related the income generation activities. The primary data was collected from the members of households of the study area who involved at least 5 years in the program. The main reason behind the involvement of members in the PAF program was helpful to assess the sustainability part in

⁶ The Impact Evaluation of the PAF program in Kapilvastu district (Household Questionnaire in Nepali)

contrast to newly involved group members or not. Similarly, secondary data was collected from the available annual reports, newsletters, media highlights at community level, success and failure cases on aired by FM radios and documentation of field office which submitted to PAF and other stakeholders on different time interval.

3.5 Population, Sample Size and Sampling procedure

The PAF program was started in 2005 and altogether 161⁷ Community Organizations (COs) with total 3643 members (female: 2539 and male: 1104) and 25,249 were total beneficiaries at the time of this study. In Kapilvastu, there is one Municipality and 77 VDCs where the total of population is 500,000. The total sample of the study was taken from 3643 members at the time of this study where 300 samples were purposively selected. Among them, 150 samples were selected as PAF member and other 150 samples were selected as non PAF member. The reason behind this is the representation of the sample who was compulsorily involved at least five years of program implementation. This clearly depicts the proper evaluation of the program as well as. The sampling procedures were adopted according to purposively selection according to their maturity in the groups.

3.6 Data Collection Tools and Techniques

To acquire more accurate information a set of participatory tools such as semi structured interview, Focus Group Discussions (FGDs)/checklist or topic guidelines, Key Informant Interview (KII)/schedule, set of observation/interaction with beneficiaries etc. were done at the community level. Furthermore, some PRA tools were also administered for the additional data collection and were explored the tangible changes those involved in the PAF program.

⁷ The annual progress report of IIDS, 2068

3.7 Structured Questionnaire

The structured questionnaires for respondent were used for household survey (see appendix) for collecting the primary data. The study was followed multi-pronged approach involving the data collection and analysis of primary as well as secondary data from the entire relevant source at the national and community level.

3.8 Focus Group Discussions (FGDs)

Few community organizations were randomly selected for the Focus Group Discussion. The two FGDs were conducted in Khurhuriya VDCs of western part and Patana VDCs of eastern part of the program implemented area. More than 20 community members as well as group members were participated in the interaction of FGD. The members were interacted with different topics like participation, leadership quality, transparency, women's empowerment, improvement of socioeconomic status, household environment, educational status and their access in health sector etc. The completed infrastructure and their optimum use and its maintenance fund for their sustainability were assessed during the FGD. The involvement in the income generation activities and its repayment were also assessed in order to find out the desired results according to checklists prepared.

3.9 Key Informant Interview (KII)

For the qualitative and quantitative data, 20 Key Informants Interview were conducted with interacting with different background resided in the community. Most of the interviewers were from teachers, elite, civil society and respective VDC secretary and women ward citizen forum representatives as well as non beneficiary members from the community. They have provided a set of structured questionnaire to record the additional data in their own perception. They have responded clearly in both positive and negative part of the program which is very important for the policy feedback in terms of managerial and program modality as well.

3.10 Set of Observation

For the qualitative information, the set of observation tool was administered for drawing some inferences such as social as well as economical improvements in the community in terms of education, health, income generation activities, nutrition etc.

3.11 Data Processing

All the questionnaires were compiled and the data were coded. Data were processed with the help of computer program. Some simple statistical tools like tables, graphs were used for data analysis. Descriptive methods were used for qualitative data.

3.12 Methods of Data Analysis

Simple and cross table method were followed for analyzing the data and observing the relationship between variables. Besides, some computer software programs such as Microsoft Excel was also used for the processing of primary data. Some success and failure cases were captured for supporting the qualitative data.

CHAPTER IV

AN OVERVIEW OF PAF IN KAPILVASTU

The chapter presents the overview of the PAF program in Kapilvastu, its general and specific objectives of the impact assessment, program implementation modality and its guiding principles.

4.1 Launching of the Program

The PAF launched the program as piloting in six districts (Kapilvastu, Siraha, Pyuthan, Ramechhap, Darchula and Mugu) of Nepal initially focusing one of the main pillars of the Tenth Plan i.e. Poverty Reduction Strategy Paper, (PRSP) which is targeted program. The program directly supports the inclusive development and targeted program of three-year Interim Plan. And ensures and promotes the participation of the poor and disadvantaged sections of the Nepali population and line with the targeted programs (Social Exclusion) of the PRSP and three-year's of Interim Plan, the program was initiated through issuance of PAF Ordinance 2060 and subsequently PAF Act 2063.

4.2 Goal and Objectives of the PAF

The goal of PAF is to help the poor, find their way on a sustained path out of poverty. Similarly, the objective of the PAF program is:

- to bring down the level of poverty below 10 percent by the year 2025.
- to reduce poverty by half by the year 2015 as per the Millennium Development Goals (MDGs) and
- to build PAF as a leading institution in the field of poverty alleviation in the country.

The program basically enable the poor and vulnerable groups of people of Kapilvastu to gain access to resources for their productive self-employment, to encourage them to

undertake income-generating activities, to develop a participatory program planning and review mechanism at the grass roots level, to improve the quality of life of the most needy groups through increasing access to small infrastructure for improving their livelihoods, and building capacity of participating communities to mobilize and coordinate internal and external resources to finance their poverty alleviation program, strengthen the VDC level networks as well as institutionalize the community organization as specified by the Poverty Alleviation Fund on a sustainable basis.

4.3 PAF Guideline Principles

The program of PAF has basically followed six guiding principles⁸: namely **Targeted to the Poor** (Seeking the prosperity of poor and disadvantaged at the lowest end of economic ladder, the last is the first for PAF), **Social Inclusion** (Seeking the participation of Dalit, Janjati, Women, Madheshi and other disadvantaged groups living below the poverty level), **Demand Driven Approach** (Programs are designed based on the needs and demands of the targeted people), **Transparency** (All the activities of PAF are transparent and every COs display its activities on board erected in their premises), **Direct Funding** (Payment is made directly in the accounts of Cos and every CO has opened a bank account in the nearest bank as per the rule of PAF. This provides both empowerment and confidence in them) and **Community Institutional Development** (PAF seeks to develop the COs to a legal institution like Cooperatives and wanted to them to evolve as strong, viable, independent and self reliant institution).

4.4 Major Components of the Program

Social mobilization, Income generation, Small community infrastructure development and Capacity building are the four major program components of the PAF. The target beneficiaries of PAF are the Dalit, Janjati, Muslim and poor women and the vulnerable communities living below the poverty line. As the program is demand driven and works in a group approach, the community members are empowered and independently transact in

⁸ PAF Annual Progress Report, 2010/11

bank for economic welfare and maintaining their individual saving as well as revolving fund themselves. In VDC level, they have separate entity of community organization and strengthened networks to guide them. The members involved in the groups representing from Dalits, Janjati and Poor women and are prioritized to be a members in the vital post like chair-person, secretary and treasurer. After long years of involvement in social mobilization part, income generating activities and direct participation in making small community infrastructure development efforts, the community organizations are federated into registered cooperatives in Division Cooperative Office as local institutions, which ultimately be made responsible for taking over the overall program responsibilities during the post phase-out period.

Social Mobilization: Poor, women, Dalit, Madheshi, Janjati and other disadvantaged communities are being organized into groups of 25-35 households and social mobilizers are engaged to help them keep records, raise their consciousness and empowerment.

Income Generation: The members of Community Organizations of the poor people will be encouraged to increase their income through the economic enterprise demanded by them.

Community Physical Infrastructure: Small physical infrastructure which are complimentary to their daily activities are accorded to top priorities. The community members other than IG groups, who are relatively well-off also participate on such activities.

Capacity Building: To raise the capacity of targeted group through training, exchange visits and technical support. This will help to empower them in the communities.

4.5 Modality of the Program

PAF is not conventional community development program which is mainly designed for the prosperity of the whole community of a settlement or VDC. It is targeted program which focuses mainly for the prosperity of the poor who are below poverty level. It is an empowerment model which develops the inner strength and capacity for poor.

PAF focuses on social transformation and mobilization necessary with respect to its social capital and social cohesion. It helps to break out from the traditional hierarchy by permitting only Dalit, Janjati and Women representatives to hold the position of President, Secretary and

Treasurer of the executive committee of the community organization. Thus it helps to change the existing culture of power in favour of excluded and disadvantage population.

Small physical infrastructure of program is largely determined by the demand of CO groups but they are not limited to them only. The entire community of the settlement of ward is involved in such program to bring solidarity in the entire community.

PAF provides the avenues for changing them from dependency to independent and to interdependence level in relationship with traditionally dominant elite of the society. Thus, the approach of PAF is to strengthen the poor communities and enable them to become part of the mainstream development. It carries out program in coordination or partnership with sectoral line agencies and other program agencies.

Following the participatory approach, a series of different process and methodologies of the program have been executed for ensuring of involvement of targeted community people as well as acquiring higher participation from the marginalized sections of the society. Furthermore, with a view to developing the feeling of ownership among the participating members towards the program, necessary efforts have made to acquire community contributions to share the cost of the project. Equity approach has been followed in the case of acquiring contributions from the beneficiaries. The contribution should be 10 percent cash out of total investment of the member in the case of income generation activities and 20 percent in kind in small infrastructure development activities.

For the execution of infrastructure development activities, the community has to mobilize for voluntary labour contribution. Similarly, the community will gather locally available materials for the construction activities. To ensure proper maintenance and operation of the completed schemes, the participating community has encouraged to set-up and operates the maintenance fund.

CHAPTER V

FOUR PILLARS AND OTHER COMPONENTS OF PAF

The chapter presents the overall analysis of impacts based on the small infrastructure development, socioeconomic status of members versus non-members, sustainability of the program in long-run and community member's capacity development.

5.1 Small Infrastructure Development

Both PAF members and non PAF members participate in the construction of small infrastructure-related development activities within their communities. The survey findings show that almost 40.0 percent of both sampled members and non members have participated in the construction of community infrastructures like boring-pumps, culverts, embankments and such others. Almost 87.0 percent of CO members have also maintained fund for meeting maintenance cost of such small infrastructures.

Similarly, 54.7 percent members have participated more actively in community contribution during infrastructure development activities and 45.3 percent non members have also participated in community contribution. 50 percent members and non members have involved and cooperated in construction works like culvert/bridge, gravel roads, boring/hand pump/treadle pump etc. in the community.

Table 5.1 Community contribution

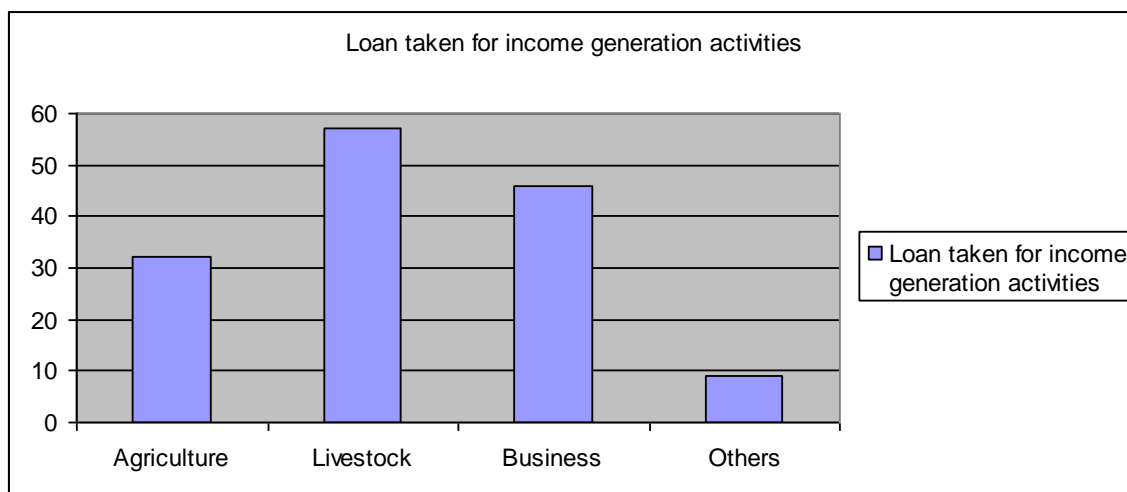
	PAF Member		Non-Member		Total	
	N	%	N	%	N	%
Gravel Road	27	27.3	28	33.7	55	30.2
Culvert/ Bridge	20	20.2	19	22.9	39	21.4
Boring/ Hand Pump/ Dhiki Pump	39	39.4	24	28.9	63	34.6
None	37	37.4	31	37.3	68	37.4
Total	123	54.7	102	45.3	225	

According to sampled survey, 70.8 percent members have properly maintained the records on monthly basis followed by daily basis (29.2 percent). On the other hand, 75.8 percent of non PAF members have responded that they have maintained the records on monthly basis followed by daily basis. Maintaining the accounts on monthly basis is more helpful and easier than maintaining in daily basis in the case of infrastructure development activities. Among four pillars of PAF modality, the non members of PAF are directly involved in infrastructure development activities.

5.2 Socioeconomic Status of Members versus Non-members

The CO members/PAF members are involved in different types of income generating activities that are related to farming, livestock rearing, and small enterprises. We find that 39.58 percent of the sampled PAF members have taken loan for livestock rearing followed by 31.94 percent of the sampled PAF members for business-related activities and 22.22 percent of the sampled PAF members for agriculture (Figure 1).

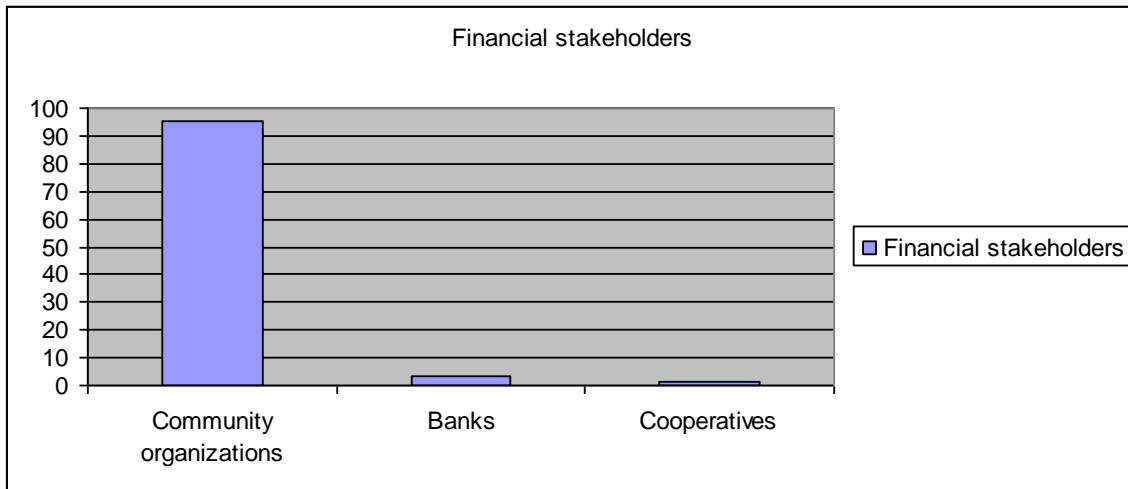
Figure 1: Loan taken for income generation activities



The CO members are approached other financial stakeholders for generating resources with different financial institutions, banks and cooperatives. In this regard, 95.1 percent members have managed their resources within the CO followed by banks (3.5 percent) and cooperative (1.4 percent). Similarly, 95.0 percent members have taken loans from CO and 62.0 percent members have responded that the fund provided by PAF was sufficient for doing enterprise (Figure 2). The members are also able to manage the additional loans that are not covered by CO for doing enterprises. They have taken additional funds through

friends, finance companies and landlords. In this regard, 38.5 percent have taken additional loan through landlords.

Figure 2: Financial stakeholders



5.3 Sustainability of the Program in Long –run

The CO members are encouraged to participate in any PAF-supported projects so as to make them sustainable and viable. With the establishment of a capital base at the local level, the VDC level institutions are federated in small groups and finally established as registered ones. After the establishment of the institutions, their capacities are strengthened through training and capacity building programs. Furthermore, the operation and maintenance funds are established for future maintenance of PAF-supported projects. The bases for the sustainability of PAF-supported projects are:

- The beneficiaries have developed a sense of ownership in their respective community organizations.
- A second-tier leadership is developed within the community groups.
- The regular collection of seasonal savings among the CO members has increased the capital base of the revolving fund.
- The CO members have broadcasted their agricultural and livestock activities through FM radio and print media.
- The CO members have participated in planning and review workshops at the VDC level.

- The CO members have successfully organized social audit in their respective COs.

Generation of Maintenance Fund

For the sustainability of the infrastructure, PAF enforces community to take ownership. And for this they are also contributing through their labour and work related to collection of non-local materials. All the community members made initiatives of collecting of operation and maintenance fund for future. In this regard, almost 43 percent of members have generated maintenance fund for future maintenance in the community (Table 5.2).

Table 5.2: Maintenance Fund

Maintenance fund	PAF Member		Non-Member		Total	
	N	%	N	%	N	%
Yes	37	42.5	23	35.4	60	39.5
No	50	57.5	42	64.6	92	60.5
Total	87		65		152	

Community Institutional Building

Community institutional building is emerging in Kapilvastu district, in this context, there are eight cooperatives registered among ten VDCs of program implementation area. This process could definitely help in the sustainability part of the program. PAF has a vital role in supporting such institutions through strengthening the newly registered cooperative for their sustainability in long run.

5.4 Tangible Outcomes of PAF

Some tangible outcomes⁹ visualized in community level after implementation of the program are listed below:

After ten year's of program implementation at 10 VDCs of Kapilvastu district, both members and non members were involved in different sectors of the program. They were directly or indirectly benefited from those completed sub projects in the community. More tangible outcomes observed in community were in income generation sector (95.9 percent) followed by education (63.4 percent), health (46.2 percent) and small community infrastructure development (38.6 percent) (Table 5.3).

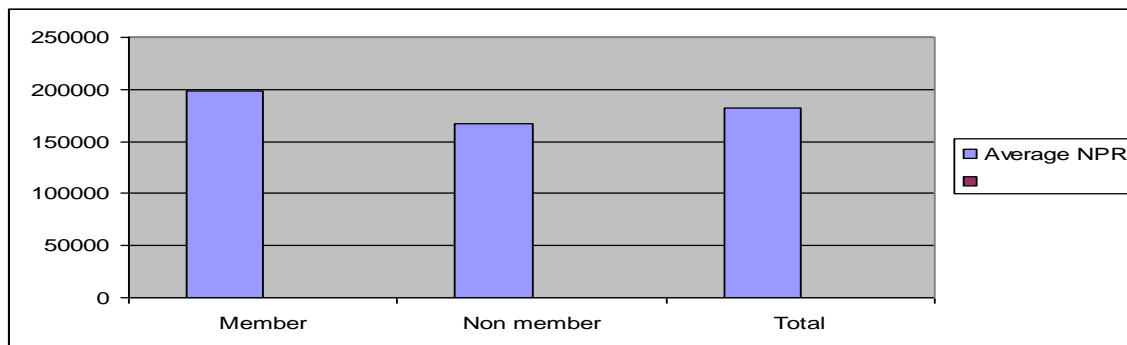
Table 5.3: Tangible changes in community

Indicators	PAF Member		Non-Member		Total	
	N	%	N	%	N	%
Income generating activities	139	95.9	102	81.6	241	89.3
Small infrastructure development activities	56	38.6	54	43.2	110	40.7
Education	92	63.4	86	68.8	178	65.9
Health	67	46.2	60	48.0	127	47.0
Total	145		125		270	

Similarly, here are some observed tangible differences between PAF members and non-members. The observed average annual income is relatively higher for the PAF members compared to non-members (Figure 3). Since PAF members are involved in various income generating activities supported by PAF, their income has gradually increased compared to that of non-members.

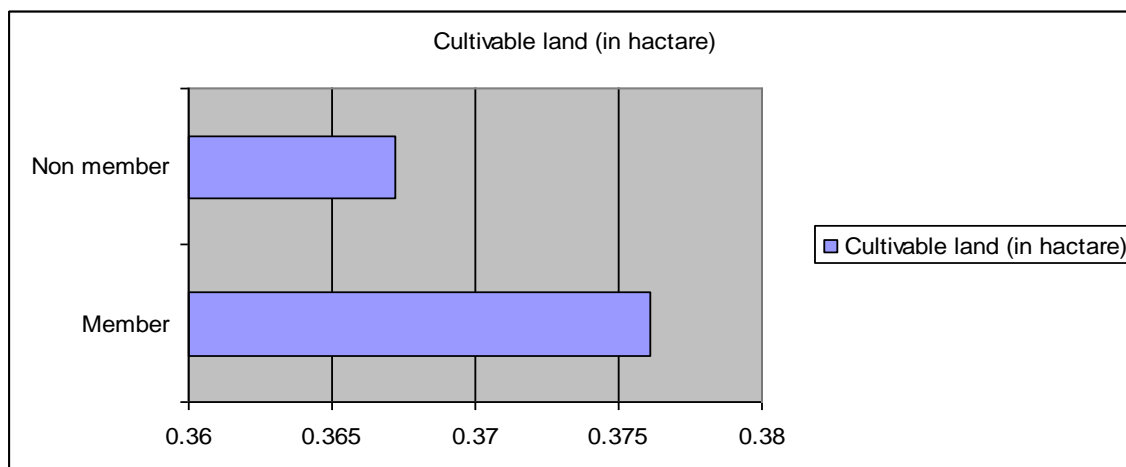
⁹ Glimpse on Poverty Alleviation Efforts with Partnership Program at Kapilvastu District: The Official Newsletter of IIDS, *Sambad* No. 30, December, 2011

Figure 3: Average annual income



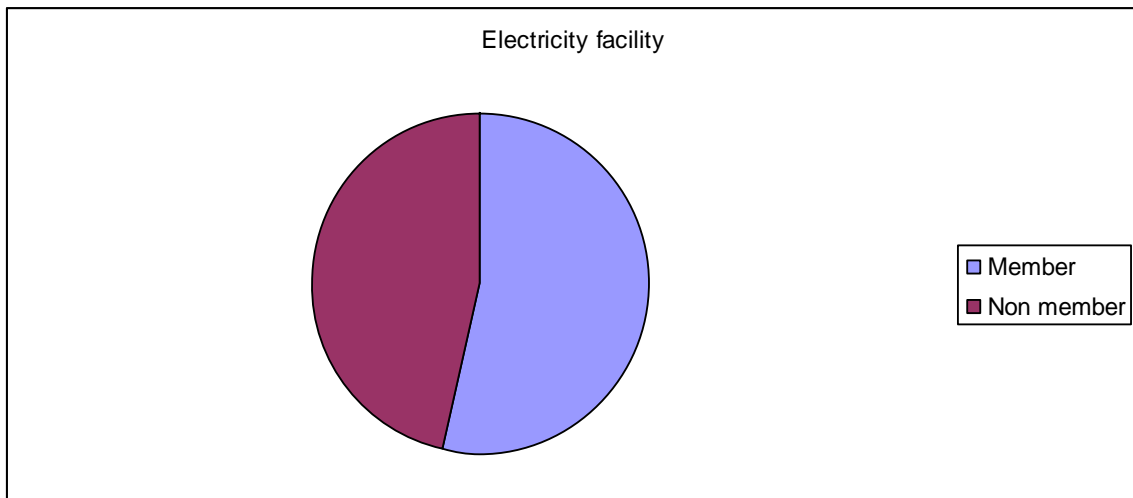
The average cultivable land is slightly higher for PAF members in comparison to non-members (Figure 4). With increased accessibility of irrigation facilities, the cultivable land of PAF members has increased than that of non-members.

Figure 4: Cultivable Land (In hectares)



Approximately 60 percent of the sampled PAF members have an access to electricity, whereas just 52 percent of the sampled non-members have an access to electricity (Figure 5). Again this is an indication of increased welfare among PAF members.

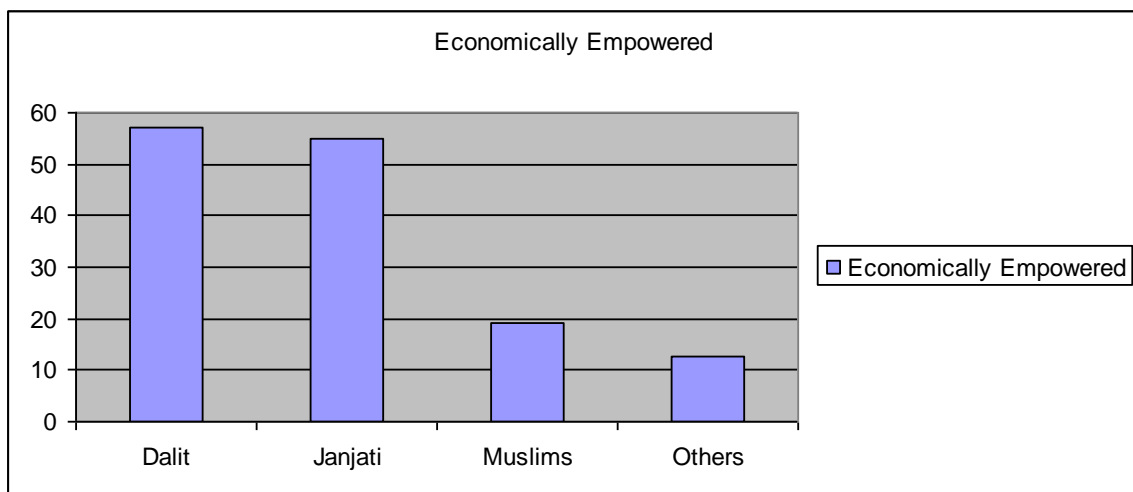
Figure 5: Electricity facility



Nearly 53 percent of the sampled PAF members have an access to piped water facility at their houses. This statistics is slightly higher compared to that of sampled non-members.

The members from different castes and ethnicities have economically empowered after being involved the program. 57.0 percent of Dalit were economically empowered followed by Janjati (54.9 percent), Muslims (19.0 percent) and others (12.7 percent). The members from Janjatis were more conscious on health related issues (Figure 6). But Muslims and Dalits in the communities still lag behind in making toilets in their community.

Figure 6: Economically Empowered based on Ethnicity



5.5 Women's Participation and Empowerment

It has been well accepted that rural Nepali women have relatively less access in resources and opportunities (e.g. low level of education, lack of confidence, less mobility, lack of ability to speak in public, lack of access to resource). Moreover, they are generally the victim of discriminatory behavior within the family and outside. Considering all these facts PAF emphasized on empowering rural women through making them aware of their rights and enhances their capacity to developing their access to and control over different resources and benefits.

Participation

The program has been emphasizing of acquiring active participation of its member in every aspect of the program. Since the community organization is a forum for the beneficiaries to work together, learn from each other, express their feelings and share the experiences, every member's active participation made compulsory to have better results. In this context, during the field survey information related to the participation of the members in group meeting was also collected. According to data, 58.8 percent PAF members have regularly participated in group meeting in their respective COs (Table 5.4).

Table 5.4: Participation in monthly meetings

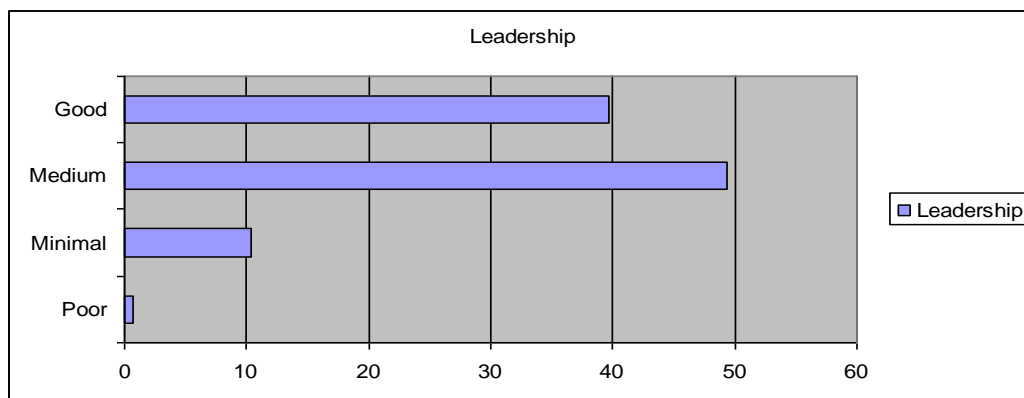
Participation	PAF Member		Non-Member		Total	
	N	%	N	%	N	%
Yes	50	58.8	44	65.7	94	61.8
No	35	41.2	23	34.3	58	38.2
Total	85		67		152	

Leadership development

Chairperson of the group is considered as the key person to lead and to make decisions in the community organization. Since the program has been targeted to the poor and marginalized section of the community, especially from Dalits, Janjatis, Muslims and Women, it was that poor and marginalized community members should be able to take leadership to be self –reliant. In this context, different questions related to the leadership of the community organizations were administered. According to data, the CO members have

responded more in medium (49.3 percent), followed by good (39.7 percent), minimal (10.3 percent) and poor (0.7 percent) respectively (Figure 7).

Figure 7: Leadership Quality



5.6 Community Member's Capacity Development

The community members have participated in various trainings such as vegetable farming, livestock related activities, leadership development, account management training, income generation training, district level workshop, saving and credit training, revolving fund training, business, women's empowerment, awareness raising and candle making trainings etc. The members have benefited from various capacity building training programs organized by PAF. 81.3 percent of the surveyed members have actively participated in income generating training programs. They have received trainings on vegetable farming, livestock rearing, leadership development, account management, income generation, and saving and credit among others. Similarly, 57.1 percent members have responded to need additional training like capacity build up as well as leadership development of individuals again (Table 5.5).

Table 5.5: Additional training needed for COs

	PAF Member		Non-Member		Total	
	N	%	N	%	N	%
Capacity/Leadership development training	44	57.1	11	73.3	55	59.8
Mobile repair training	14	18.2	2	13.3	16	17.4
Sewing/Stitching	15	19.5	3	20.0	18	19.6
Management training	8	10.4	0	0.0	8	8.7
Agriculture training	5	6.5	0	0.0	5	5.4
Others	13	16.9	4	26.7	17	18.5
Bee/Fish keeping	5	6.5	1	6.7	6	6.5
Group Management	6	7.8	3	20.0	9	9.8
Candle making training	6	7.8	0	0.0	6	6.5
Total	77		15		92	

In every year, the partner organization organized for exposure of community members on different sectors like cooperative, women's empowerment and group management & saving and VDC/DDC related activities in nearby districts. The most of the community organization members visited in cooperative (84 percent) followed by group management and savings (Table 5.6).

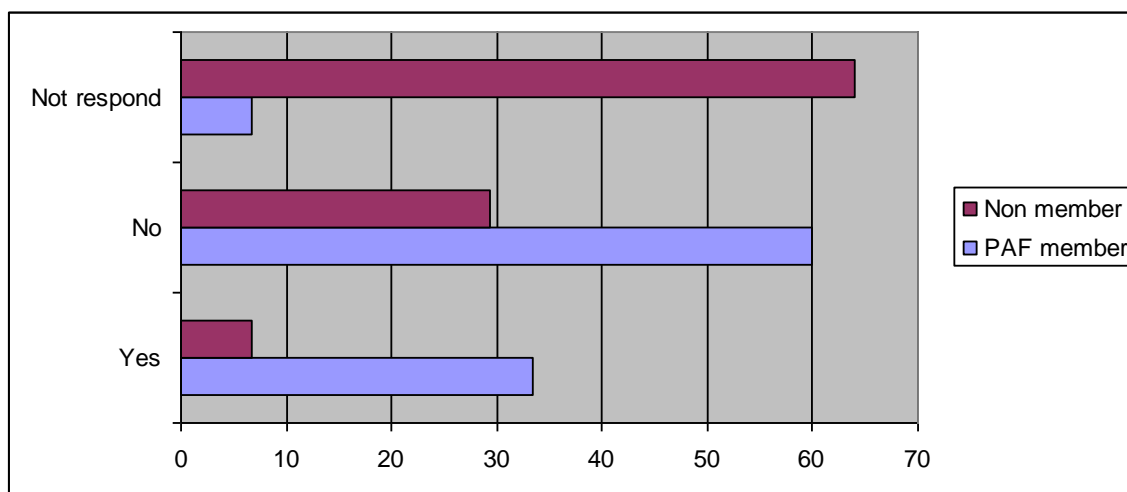
Table 5.6: Exposure Visit

	PAF Member		Non-Member		Total	
	N	%	N	%	N	%
Cooperative related	51	83.6	1	16.7	52	77.6
Women's empowerment related	0	0.0	1	16.7	1	1.5
Group management / savings related	10	16.4	1	16.7	11	16.4
VDC/DDC related	0	0.0	3	50.0	3	4.5
Total	61		6		67	

5.7 Technical Backstopping on Agriculture and Livestock Sector

PAF and its partner organizations have been providing technical backstopping to the community organization members for building their confidence in order to initiate any type of entrepreneurship like rearing livestock and agricultural farming. The survey findings show that 33.33 percent of the sampled project beneficiaries are satisfied with the technical support received from PAF (Figure 8).

Figure 8: Technical backstopping on agriculture and livestock



The livestock insurance has an important role for the development of livestock sector. All the community members have requested to initiate livestock insurance in their COs to avoid unpredictable loss on farm animals. In this regard, 0.67 percent COs have initiated livestock insurance and very negligible members have proper knowledge about the importance of livestock insurance. Most of the CO members have opined that NPR 100,000 is needed for initiating livestock insurance for the effective implementation in respective COs.

5.8 Institutionalization Process

Out of ten VDCs, there are nine cooperatives registered in the District Cooperative Office. Out of 3643 PAF members, 1322 have become share members in the cooperative. Still it is necessary to increase the involvement of community organization members as shareholders in the cooperative. The initial stage of cooperative is strengthened through cooperative

camps, awareness raising campaigns, capacitate the executive members at cooperative, encouragement provided to the members to be shareholders in the cooperative.

Strengthening the cooperatives

The registered cooperatives will be strengthened through institutionalization process involving the proper use of revolving fund, savings of community group members and increasing share members and share *kitta* of the community group members in the cooperative. The inclusion of new share members should follow the same criteria as that of PAF – Dalit, Janjati, Muslim and Women.

The entire respective COs should strictly follow the strategies in order to strengthen the registered cooperatives and institutionalize them: The basic cooperative camps are launched in the respective VDCs for the participation of all the group members in encouraging them to be shareholders. Each shareholder is aware of benefiting of at least 15 % from the cooperative who are the members of cooperative. The executive members are trained in saving and credit and its investment process through providing exposure visit for adopting the best practices at least once in a year. The internal training is organized for providing cooperative knowledge to the community organization members. Also capacitate the community organization members on skills in accounting package as well as leadership quality.

The support is given to set up office building by furnishing as well as necessary furniture and computers at the initial stage. Plans are endorsed from the monthly executive meeting and all the decisions and plans are shared with other individual share members in monthly meeting. The members are encouraged the other members to be shareholders in the cooperative. The different funds are collected from the shareholders to increase the capital of cooperative. During the lapse of time, it is necessary to develop the second tier leadership in the cooperative management. It is also necessary to recruit local parallel motivators as well as develop and execute strong mechanism of monitoring and evaluation system for the better management. The financial transaction guideline of cooperative is needed to develop and implement accordingly. The consensus must be built between

community organization members and executive members on transferring and using at least 50 % of revolving fund in cooperative for the sustainability aspect of cooperative.

The relevant pocket areas such as chilling vat, establishment of market centers (collection as well as for cold storage), vegetable production and livestock rearing etc should develop in the community for the productivity and sustainability of the program in respective VDCs. The locally available resources like DDC, VDC fund should be tapped annually from VDC council. Graduate the mature COs in all the VDCs to focus more relatively on weak COs. The financial transactions of each year's financial reports should be well maintained. These reports should be submitted in relevant stakeholders for transparency. The coordination with different stakeholders should be maintained by joint monitoring at the end of the program implementation. The initiative of the cooperative, the reports like social audit, financial audit, financial and physical reports and annual progress reports are disseminated to the concerned stakeholders regularly. The best agricultural practices that the community had gained knowledge and experiences should be broadcasted in local FM radios so that such activities must replicated in similar areas of other districts. Such activities are telecasted from television program in different formats like radio interaction program, sharing their experiences, profitability index from their own farmers' voice and so on. The proper linkages with the entrepreneur groups as well as market channels of vendors, itinerant traders, wholesalers and retailers are well maintained through regular interaction. The livestock insurance policy should be implemented in all the VDCs for the welfare of the community organization members in order to prevent from big loss of the livestock that they have reared as an income generating activities. The regular operation and maintenance fund is regulated and maintained in order to run the program smoothly and sustained manner. At the end of three years of proper management of cooperative, it is better to link with Nepal Rastra Bank's self-reliant fund for their sustainability. The three years' profit of cooperative management is the basic criteria for the accessibility of their self reliant fund.

5.9 Exit Strategy of PAF Program

Although PAF has clearly stated the objectives and modality of the program in its manifesto, it has not specified the exit policy of the program. After several years of involvement in the poverty reduction process along with continued efforts of strong social mobilization, the program has helped improve livelihoods of downtrodden and disadvantaged communities- *Dalits*, indigenous people, Muslims and Women in their respective districts. The exit policy is the last destination for handing over the program to the concerned stakeholders for further implementation and management of the program. In this process, it will be good if all the partner organizations hand over the program to the respective cooperatives. In this context, some of the pertinent strategies have to be strictly adopted prior to handing over the program to the respective cooperatives:

- Strengthen the existing networks of Community Organizations and Cooperatives.
- Provide exposure visit to encourage members for replicating best outcomes.
- Develop pocket areas such as chilling vat, vegetable production and livestock rearing.
- Establish market centers (collection as well as for cold storage).
- Generate and tab resources annually from VDC council.
- Increase the shareholders in the Cooperatives.
- Develop the second tier leadership.
- Initiate livestock insurance policy at Cooperative level.
- Make strong coordination with relevant stakeholders.
- Management of Operation and Maintenance fund.
- Management funds for Distance monitoring.
- Make access with Nepal Rastra Bank's self-reliant fund.

The major activities will be adopted to achieve the ideal stage for program phase out within the timeframe of three years (2014/15-2016/17) by all partners:

The members of the executive cooperative are imparted and well equipped with the necessary skills like leadership as well as accounting package in the respective

cooperatives. Through the social mobilization, the members of cooperative must feel the ownership of the program for their sustainability. The cooperative members are maintained the relationship with Division Cooperative Office for strong coordination and linkage. Similarly, the shareholders have better relationship with DDC, VDC, Agriculture, Veterinary, Small cottage industries and other stakeholders for getting capacity building training. The office of the registered cooperative opens regularly at the initial stage. The provision of exposure visits are provided to active shareholders. The potential pocket areas must be developed in the respective VDCs like chilling vat, collection of milk, goat farming and vegetable production (and to develop market for vegetable collection centers) etc. Maintain the financial transparency of saving collection, interest rates and shareholders and share *kittas* and other income related activities in cooperatives in regular basis.

The monitoring and evaluation system is strictly followed for the better execution of the program. All the records are kept, updated and transparent. The community organization members are encouraged to be shareholders in the cooperative. The second tier leadership is developed in respective cooperative. During the lapse of time, the remaining active community organizations are graduated based on its maturity. The local resource person or parallel motivators are developed from the cooperative for their sustainability. The knowledge and skill of accounting package and leadership are imparted to new shareholders for strengthening the cooperatives and maintain the accounts in double entry system. The sufficient operation and maintenance fund are created for infrastructure development activities. The exposure visit for cooperative members and interaction program with market channels of vendors, itinerant traders, wholesalers and retailers are important for developing entrepreneurship among the groups. The best agricultural practices are broadcasted through local FM radios and print media. The disbursement of fund, deposit of monthly installments and transaction of small amounts through bank is utmost important for keeping transparent account. Prepare and submit the audit report to Division Cooperative Office and disseminate reports like social audit, financial audit, financial and physical reports and annual progress report to the concerned stakeholders regularly in every year. The funds for distance monitoring are important for couple of years. The linkage between the registered cooperative and Nepal Rastra Bank is important for getting its self-reliant fund for their sustainability.

The exit of the program is to strengthen the cooperative. It can be strengthened through the adoption of aforementioned activities by all partners prior to hand over the program. Basically, each partner organization has strictly adopted and executed the activities so that registered cooperatives have owned the feelings of ownership within for three years time period. The strong mechanism of monitoring and evaluation system is practiced so as to keep the program in right direction. The entire CO members are encouraged to become shareholders in their respective cooperatives. All the partner organizations are clear on roles and responsibility to be followed. Eventually, cooperatives become capable to systematize as well as institutionalize the program in sustained manner and come in ideal stage for the program phase out.

5.10 Analysis of Impact Assessment

Before and after the program

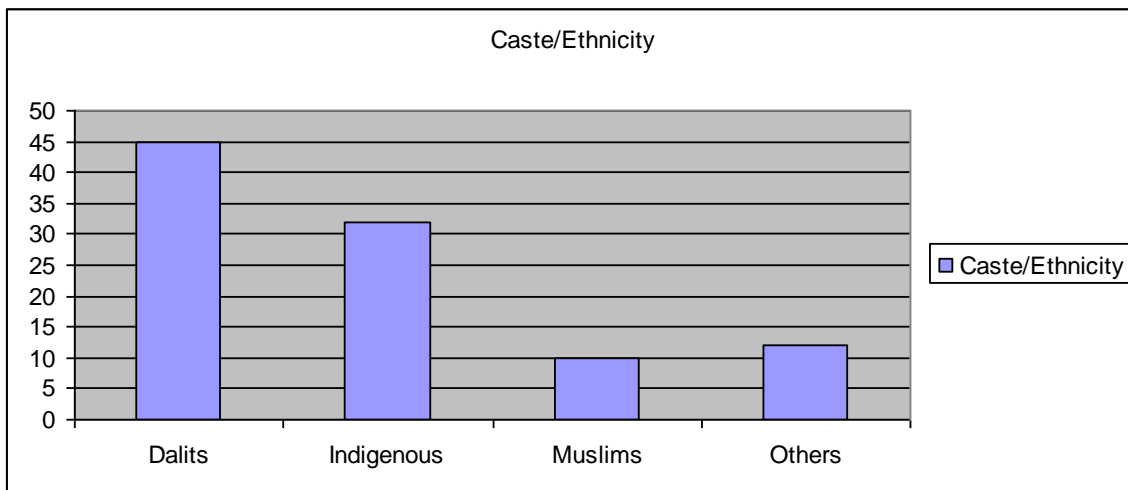
Before the program implementation, most of the VDCs in the district were in very pathetic conditions. People barely talked with outsiders. They had no access to proper physical infrastructure, formal credit and such other amenities. People were not organized in groups and believed in superstitions. They even practiced child marriage.

However, after the program implementation, a number of marked improvements have been observed in the district. The visible changes brought about by the program can be categorized under different headings such as social mobilization, income generation, infrastructure development and capacity building and so on.

Representation of caste/ethnicity

In the sampled survey, the 45 % of Dalits were represented as respondents followed by indigenous (32 %), others (12 %) and Muslim (10 %) at the time of survey in the case of PAF member (Figure 9). The significant involvement of Dalits and indigenous member in the program was the positive indication in terms of inclusiveness and benefit taken by the poor people from the program. The higher representation of Dalits and indigenous member in the group is the essence of the PAF program.

Figure 9: Representation of Caste/Ethnicity of sampled survey



The community organization members were participated in monthly meetings for interacting not only on issues and problems in their respective COs but also for transacting of revolving fund and saving funds on a regular basis. The regular involvement in the participation of monthly meetings was a positive indication of maturity of individual COs where robust discussion took place in the welfare of the respective COs.

According to surveyed sample, it is shown that more than 97.95 members have practiced their transaction through banks. The direct cash transaction among members might misuse the fund in COs. So, everyone in the group members have good trend of transacting even small amounts through bank as a safe and secured practice. In the social mobilization aspect, 95.24 percent of the CO members have sent their children to school, 97.96 percent

members have reached to health centers for treatment and 91.78 percent of members have become economically empowered from the sampled survey (Figure 10).

Figure 10: Social mobilization

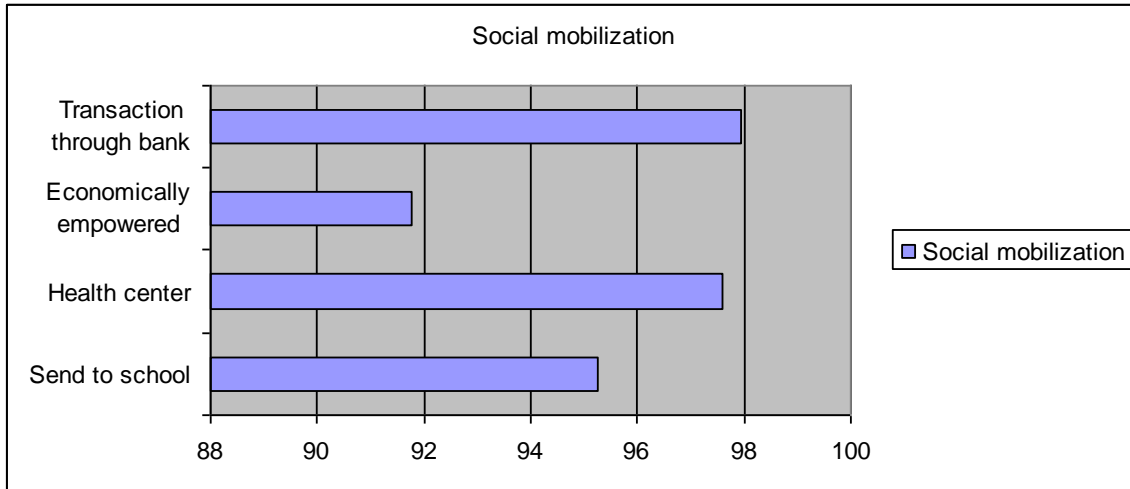


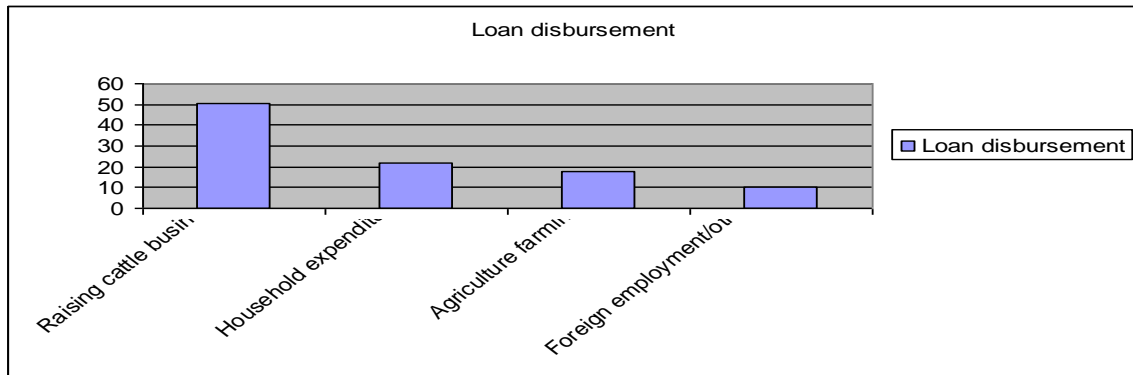
Table 5.7: Management of accounts

	PAF Member		Non-Member		Total	
	N	%	N	%	N	%
Daily	21	29.2	15	24.2	36	26.9
Monthly	51	70.8	47	75.8	98	73.1
Quarterly	0	0.0	0	0.0	0	0.0
Total	72		62		134	

Loan Disbursement

The CO members have taken loan for doing different types of income generating activities for better livelihood. 72.7 percent of CO members have taken loan during sample surveyed in the year (Figure 11). Among them, 50.6 percent of the members have taken loan for raising cattle/business followed by household expenditure (21.5 percent), agriculture farming (17.7 percent) and foreign employment and others (10.1 percent).

Figure 11: Loan disbursement in different sector



Among the loanee, 88.9 percent of the members have successfully received and repaid the loan. Livestock rearing is one of the best income generating activities that the CO members have interested to initiate in their community for the better livelihood.

Social Works

The CO members collect social welfare fund for helping the poor and needy people. This fund is collected once every year and the amount is given to fire and flood victims. The findings show that nearly 66 percent of the sampled community members have collected social welfare fund of Rs 10 and above annually.

Program Orientation

Program orientation is the most important activities to convey the essence of the program to the target people prior to form sizable group as community organization in their respective VDC. In this regard, most of the community members attended (82 percent) in the orientation to know the modality and process of program. During orientation, 64 percent members attended in group formation orientation followed by training imparted by PO (22 percent) and VDC level orientation (14 percent).

CO Graduation

In respect with CO graduation, the 84 percent of community organizations were successfully graduated among 161 community organizations. The table depicts that lesser number of COs were graduated more (67 percent) followed by 4 to 6 COs (18 percent) and above 6 COs (15 percent). This shows that it still needs to work more in respective VDCs for maturity (Table 5.8).

Table 5.8: Graduated COs

	1 to 3 Cos		4 to 6 COs		Above the 6 COs		Count
	Count	Row %	Count	Row %	Count	Row %	
Graduated Community Organizations	80	67.23	21	17.65	18	15.13	119

Progress Report Submission

The completed sub projects like income generation and infrastructure development were finalized. The completion report including social audit report was submitted to PAF within one year duration. In this regard, 75 completed reports both income generation and infrastructure subprojects were submitted to PAF.

Social/Public Audit

128 out of 161 COs have completed their public audits and have already submitted their public audit reports to PAF. With respect to transparency, approximately 95 percent of the sampled CO members have taken initiatives towards updating their respective organizational accounts on a monthly basis. They have sought information regarding updated accounts through secretaries and reliable members. The members have kept CO accounts on monthly, weekly and daily basis for making them transparent.

Contact, Coordination and Monitoring & Evaluation

The 97 percent of the respondents were done periodic monitoring & evaluation in their respective community organization. In this regard, 41 percent members were monitored their organization monthly followed by quarterly (36 percent) and others (33 percent).

Transparency of Accounts in COs

In the community organization, the treasurer of respective COs have maintained the records by practicing of credit disbursement through bank, keep bill and voucher clear and keep the records on daily basis. In this regard, 66 percent members positively responded that sharing of information within CO members were the best practice to maintain the records transparent manner followed by provide bill voucher to treasurer (22 percent) and credit disbursement through bank (12 percent).

Installments provided by PAF

In respect to installments provided by PAF, 37 percent installment related problems were faced in community organization. Such problems were solved jointly by respective partner organization and PAF.

Agricultural Market

Approximately 90 percent of the community members sell their marketable products in *Haat bazaar*, the best place to sell their products comfortably. And the remaining 10 percent of the community members sell their agricultural produce in their own localities. The decision as to where to sell their agricultural produce varies among households.

CHAPTER VI

SUMMARY OF MAJOR FINDINGS, CONCLUSION AND SUGGESTIONS

The chapter presents the summary of the major findings, conclusion and suggestions of the program. Here in the major findings mainly depicts the involvement of larger community members in income generation activities for their livelihood and larger participation of community infrastructure development which supports directly and indirectly in the livelihood activities. The long decade of facilitating the community members following with the guiding principles and its modality, the PAF management needs to improve in overall MIS for the ease of releasing installment so as not to hamper in accomplishing the projects both infra as well as income generation activities. So far, most of the members are happy to involve in the program and motivating to learn new skills to generate resources within the group and try their best in the cooperative movement and encourage remaining group members for the shareholders.

6.1 Summary of Major Findings

The community members are well aware of implications in taking exacerbated loans with landlords and merchandise. They have more access of revolving fund in their community organization for doing any income generating activities at current. They pay minimal amount of interest rate while taking loan from COs. So there is decrease in the intensity of taking loan with landlords as well as merchandise significantly.

At the initial stage, all the community members do not know how to maintain their meeting minutes. They seek help from the social mobilizers to write their meeting minutes. The community members are able to write their own minutes most of the community organization.

The members maintain both saving as well revolving fund themselves in the community. They started their monthly saving from Rs 5 and increased up to Rs 100 in most of the COs. They are able to collect their monthly savings independently. The community members those who involve in different income generating activities are capable to earn their income from their income generation activities. The proper management of revolving fund becomes easier for the community members to involve in different enterprises for raising income.

The community members are very passive at the initial stage. They do not actively participate and speak over the male member and new comers. They even do not know how to transact with check book and deposit at bank. The continuous participation in COs, the women community members are able to transact their economic activities themselves and able to visit headquarters without the help of male members and transact alone in banking transaction themselves.

The community members are very active in involving the income generating activities as well as participating in accomplishing small infrastructure development activities. They are well aware of maintenance activities for sustaining the infrastructure they involved or initiated. The community members are well aware of maintaining their operation and maintenance fund in implementing infrastructure development activities.

For the infrastructure development activities, both PAF member and non members are involved for accomplishing small infrastructure development in the community. All the community members are benefited from gravel road, school building, small irrigation, treadle pump, hand pump, fish farming pond, and culverts etc. So, the intensity of participation is increased in infrastructure development activities. Showing of completed infrastructure activities, the members of adjoining VDCs are quite encouraged and interested in demanding other infrastructural activities in PAF program. There is significant increase in the ownership development of the community members in terms of group work. The most of the community members are well known of the importance of organized groups within the community for accessing the VDC funds too.

6.2 Conclusion

The poverty in Nepal is an acute problem in terms of the number of poor population, intensity of poverty and its severity. The study observed that some lapses, behavioral and managerial deficiencies associated with the programs are major contributing factors for not meeting poverty alleviation objectives. Similarly, lack of prompt and quick assessment of community demand and its approval of CO proposals, sending of approved installments with late and inefficient manner, lack in ownership feeling of the program also have negatively affected the program. The lapses in proper evaluation of the performance of officials who are responsible for their assigned jobs are also other reasons for not getting desired results. Furthermore, weak co-ordination among various stakeholders and institutions involved in poverty reduction programs and activities has also become another reason for not achieving set objectives.

The study concludes that the campaign against poverty reduction can not be successful until and unless community people involved actively and the strategy of PAF strictly adopted. The collective effort of GOs, NGOs, INGOs and Civil Society can also be ensured as the key means to alleviate poverty. The four pillars of the program components along with other indicators like participation, leadership quality, transparent accounting, loan disbursement, social and public audits and sustainability has minutely reviewed. The lessons learnt and sustainability aspects of the program can be replicated in similar areas of Nepal for effective implementation on other remaining districts later on. The following are the points to be considered seriously by concerned stakeholders for effective implementation of the program:

- It is imperative to have more and active participation from the community itself for the effective implementation of programs in the community.
- The program execution is more effective when it clearly expresses the messages of the program to the community members.
- The banking transactions done by the community members should be transparent.
- More participation of community members is necessary in social welfare activities.
- The seasonal calendar should be followed by PAF while conducting any training programs to the community members.

- It is good to have a liaison office in each of the program district for an effective implementation of the projects.
- The program activities must be monitored on a quarterly basis.
- Presently, the fund allotted by PAF for capacity building of POs is not sufficient.
- Overall, there is a need for concerted efforts from the civil society as well as governmental and inter-governmental organizations to alleviate poverty both locally and nationally.

6.3 Suggestions

The most important part for increasing community participation in monthly meeting was ensured by providing meeting agendas prior to the members. It was also advised to the treasurer for providing less time in collecting saving funds and other transactions. The time and place for the meeting was already fixed and convey accordingly all the members on time with consensus.

The collection and utilization of saving fund in respective COs had helped for meeting household expenses very easily at community level at the time of emergency. Most of the CO members had decided to collect monthly saving amount up to Rs 100. It helps not only in increasing the individual saving fund but also in meeting the household expenses at emergency needs as well as avoiding the misuse of revolving fund.

Due to slow process of proposal assessment phase, the group members are likely to get dispersed in search of other employment opportunities. So the agreement process including field assessment from the PAF side should be on time. Otherwise the community members will not feel the ownership of the program.

It is very difficult for the ultra poor communities to comply with the compulsion rate of 10 percent contribution from the community side which mandatory for any income generating projects. They could not manage it and such fund has taken from landlords by taking high interest rates. So its implication becomes negative for those who do not bear it (in the case of ultra poor members).

The exit policy/strategy of the program is not clear. The PAF management still is silent in this regard. They are not the position in providing the right choice that help and sustain the activities continuously in the respective VDC. They are little bit positive in strengthening the registered cooperatives at the end program.

The management of sending installments to the community organization and partner organization is slow and late. Such time consuming process of sending installment should make it fast in order to finish the sub project on planned way. That helps in accomplishing the activities in efficient manner.

The Management Information System (MIS) operated in the program is slow and inefficient. The MIS is simplified and updated on time so that the plan activities would not be disturbed due to lack of approved fund necessary for small infrastructure development activities.

There is a mismatch between seasonal calendar and district-level planned activities of PAF. The tentative annual plan should be followed all the stakeholders to accomplish in efficient manner. Every partner organization should be well informed about the events as well as monitoring and top level visits in grass roots.

Livestock insurance is not yet prioritized by the program. All the stakeholders are aware of taking initiatives prior to launch the program in community level. It is very important to adopt livestock insurance policy in order to prevent the huge loss of community people.

The delays in budget allocation have hampered the timely completion of projects due to lack of sending approved funds on time. So, it is necessary to send approved fund or timely release of installment for the completion of small infrastructure development activities.

The suggestions have sought from the respondents for better program implementation and its replication in similar other districts. Based on the respondents view and their valuable suggestions captured during survey and FGDs, the suggestions are listed as follows:

- Make and strictly follow the monitoring mechanism in different time interval,
- Coordinate strongly with other stakeholders in district level,
- Increase additional fund in the program specially in income generation and infrastructure development sector,
- Impart training on house wiring, mobile and motor bike repairing etc,
- Conduct interaction, orientation and workshop in certain time interval,
- Punish strictly the loan defaulters to maintain the discipline of accounts in transparent manner,
- Focus more on small community infrastructure development activities like agriculture road, bridge/culvert, boring, hand pump, treadle pump, school building etc,
- Encourage the community members to make a toilet for better hygiene,
- Ensure people's participation and contribution in infrastructure development work,
- Impart training on skill oriented enterprises and leadership development,
- Give most priority to include poor and vulnerable people in all respective COs,
- Focus more in livestock related enterprises,
- Proper management of maintenance fund in respective COs
- Management of local resource person in the COs.

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१. परिचयात्मक तथा संक्षिप्त जानकारी :

१. उत्तरदाताको नाम
२. सामुदायिक संस्थाको नाम
३. जात : १. दलित २. जनजाति ३. मुसलमान ४. अन्य
४. गा.वि.स.
५. वडा नं
६. गरिबी निवारण कोष कार्यक्रमको सदस्य १. हो २. होइन
६. सामुदायिक संस्था प्रवेश मिति
७. घरमुलीको नाम : १. महिला २. पुरुष
८. अर्न्तवार्ताकारको नाम :
९. अर्न्तवार्ता मिति :

(अन्तरवार्ता दिने सदस्य कम्तीमा २०६६ सालमा सामुदायिक संस्थामा प्रवेश गरिसकेको हुनुपर्ने र गरिबी निवारण कोषको नियम अनुसार दलित, जनजाती, मुसलमान तथा पिछ्छडिएको विपन्न महिला हुन पर्नेछ । साथै सामान्यतया तीन, छ, नौ महिना देखि बर्ष दिन भन्दा कम खान पुग्ने, जग्गा जमीन नभएको तथा न्यून जग्गा जमीन भएका सदस्यहरु यस मूल्यांकन कार्यमा समावेश गरिनेछ)

२. पारिवारिक विवरण सम्बन्धी जानकारी

जम्मा परिवार संख्या :

क्र.सं	परिवारका सदस्यको विवरण	लिङ्ग	उमेर	शिक्षा	पेशा
१					
२					
३					
४					
५					
६					
७					
८					

संकेत

लिङ्ग : १ पुरुष २ महिला

शिक्षा : १. निरक्षर २. साक्षर मात्र (लेख्न पढ्ने जान्ने) ३. प्राथमिक तह ४. निम्न माध्यमिक ५.

माध्यमिक ६. १०+२ वा स्नातक ७. स्नातक भन्दा माथि

पेशा : १ कृषि (खेती किसानी) २. कृषि मजदुरी(ज्यालादारी) ३. व्यापार व्यवसाय ४. नोकरी सरकारी वा निजी जागिरे) ५. अध्ययन(विद्यार्थी) ६. केटाकेटी/बुढाबुढी ७. वैदेशिक रोजगारी ८.

अन्य कामको ज्यालादारी (भरिया लगायत) ९. अन्य

३. परिवारसँग भएको जग्गा जमिनको विवरण :

१. तपाईंको जम्मा जमिन कति छ? (विघा/कठ्ठा/धुर).....
२. त्यसमध्ये तपाईंको जम्मा खेती हुने जम्मा जमिन कति छ? (विघा/कठ्ठा/धुर).....
३. त्यसमध्ये तपाईंको खेती नहुने जम्मा जमिन कति छ? (विघा/कठ्ठा/धुर).....
४. त्यसमध्ये तपाईंको घडेरी जमिन कति छ? (विघा/कठ्ठा/धुर).....
५. तपाईं वा तपाईंको परिवारले गएको १२ महिनामा कति टुक्रा/कित्ता जमिनमा खेती गर्नुभयो?

जग्गा जमिन प्लट नं.	कसको नाममा छ (लिङ्ग)	क्षेत्रफल/इकाई (०-०-०)	जग्गाको प्रकार	सिँचाई सुविधा	उपभोगको तरिका	कैफियत
१.						
२.						
३.						
४.						
जम्मा क्षेत्रफल (प्रचलित इकाईमा)						
अन्दाजी मूल्य रु. मा						

संकेत

लिङ्ग : १. महिला, २. पुरुष

जग्गाको प्रकार : १. खेत धनहर २. पाखो/भीर ३. घरघडेरीले ढाकेको ४. खरबारी/बाभो/पतौ ५. माछापोखरी

सिँचाई सुविधा : १. छ २. छैन

उपभोग तरिका : १. आफ्नो जग्गा आफैले कमाएको २. अरुको जग्गा अधियामा आफुले कमाएको ३. ठेक्का वा भाडामा लिएको

४. बसस्थान संबन्धी जर्नली

प्रश्नहरु	कोडीङ्ग बर्गिकरण
तपाईंको यस घरको स्वामित्व कस्तो खालको हो ?	१. आफ्नै स्वामित्व २. भाडामा बसेको ३. अरुसँग मिलेर बसेको ४. अन्य (उल्लेख गर्नुहोस)
घरको छानाका किसिम (संबन्धितमा अंकमा चिन्ह लगाउने)	१. छाना ढलान गरेको २. जस्ताको छाना ३. टायल वा स्लेटको छाना ४. खर वा परालको छाना ५. अन्य (खुलाउने)
तपाईंको घरमा विजुलीको सुविधा छ ?	१. छ

प्रश्नहरू	कोडीङ्ग बर्गिकरण
	२. छैन
तपाईंको घरमा पाइपको खानेपानी पानी सुविधा उपलब्ध छ ?	१. छ २. छैन
तपाईंको घरमा कस्तो खालको चर्पी छ ?	१. पक्की चर्पी १. कच्ची चर्पी ३. खुल्ला चर्पी ४. मैदान ५. अन्य (उल्लेख गर्नुहोस)
यदि घरमा चर्पी बनाएको भए कति वर्ष पहिले बनाउनुभएको हो ?वर्ष
यो चर्पीमा सेप्टी टेंङ्की राख्नु भएको छ ?	१. छ २. छैन

५. बालीको उत्पादन संबन्धी जानकारी

क्र. सं.	बालीको नाम	बाली लगाएको जग्गाको क्षेत्रफल	जम्मा कति उत्पादन भयो (केजीमा)		उत्पादन भएको मध्ये कति उत्पादन बेच्नु भयो	कुन ठाउमा लगेर बेच्नु भयो	उत्पादन मध्ये घर खर्च लाइ कति राख्नु भयो	उत्पादन मध्ये विउ विजनलाई कति छुट्याउनु भयो
			वर्षे	हिउदे				
		(विघा-कट्टा-धुर)			केजी		केजी	केजी
१								
२								
३								
४								
५								
६								

६. खेतिमा लगानी खर्च

तल उल्लेखित सामाग्रीहरु मध्ये कुन कुन प्रयोग गर्नु भएको थियो ?

क्र. सं.	सामाग्रीहरु	प्रयोग गरिएको थियो वा थिएन १. थियो २. थिएन	यदि प्रयोग गरिएको भए कतिप्रयोग गरिएको थियो?	कुन इकाई	अन्दाजी त्यस्को मूल्य कति हुन्छ (रु मा लेख्ने)	कुन कुन बालीमा प्रयोग गरिएको थियो (बाली कोड राख्ने)
१	परम्परागत विउविजन					
२	उन्नत जातको विउ					
३	रासायनिक मल					
४	प्रांगारिक मल					
५	किटनासक औषधी					
६	भाडामा लिएको जोत्ने पशु					
७	भाडामा लिएको टाक्टर					

ज्यालादारी कामदार

		कति जना ज्यालादारी (संख्या)	ज्यालादर	जम्मा रकम
१	जमिन खनजोत गर्न			
२	रोपाई गर्न			
३	सिचाई गर्न			
४	बाली काट्न भित्राउन			
अन्य खर्च				
१	चुट्ने, भार्ने काममा खर्च			
२	घरबाट बजारसम्म पुरयाउन लाग्ने यातायात खर्च			
३	भण्डारण सुविधाकालागि भाडा खर्च			
४	अरु (उल्लेख गर्नुहोस)			

७. धनमालको स्वामित्व

क्र.	धनमालको नाम	तपाईंको	उक्त वस्तु	उक्तवस्तुको	यहाँले उक्त
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सं.	(घरायसी धनमाल)	परिवारसँग - दिइएको) वस्तु छ ? १. छ २. छैन	कति थान छ ? (अंकमा)	किनेको/ल्याएको कति वर्ष भयो ? (एक भन्दा धेरै थान भए औसतमा लेख्ने) वर्षमा	वस्तुलाई कतिमा किन्नुभयो ? (एक भन्दा धेरै थान भए औसतमा लेख्ने)
१.	टि.भी.				
२.	डि.भी.डी. प्लेयर				
३.	विद्युतीय पंखा (फ्यान)				
४.	मोवाइल फोन				
५.	साइकल				
६.	रिक्सा				
७.	मोटरसाइकल/स्कुटर				
८.	गोरुले तान्ने गाडा				
९.	हाते पम्प (ट्रयुवेल)				
१०.	ट्रयाक्टर				
११.	हलो				
१२.	अरु (उल्लेख गर्नुहोस)				

द. गाईवस्तुको स्वामित्व

क्र. सं.	विगत १२ महिनाको अवधिमा तपाईंको घरपरिवारले (दिइएको जनावर) पाल्नुभएको छ ? १. छन् २. छैनन्	यदि छन् भने कतिवटा गाईवस्तु छन् ?		यी गाईवस्तु आजै बेच्नु परेको खण्डमा तपाईंले (दिइएको जनावर) हरु सबैलाई कतिमा बेच्नुहुन्छ ? (ने.रु.)	यी गाईवस्तुलाई कसरी खुवाइन्छ ? १. बजारबाट किनेर ल्याएको दाना दिएर २. चराउन लगेर ३. काटेर बोकेर ल्याएको घाँस
		परम्परागत	उन्नत		
१.	भैसी				
२.	गाई				
३.	गोरु (गाडा तान्न र जोत्न)				
४.	बाख्रा/भेडा				
५.	सुँगुर/वाँगुर				
६.	कुखुरा/हाँस लगायतका पन्छी				
७.	माछा				
८.	अरु उल्लेख गर्नुहोस				

९. आम्दानी स्रोतहरु :-

९.१ परिवारका आम्दानीका स्रोतहरु

क्र.सं.	आम्दानीको स्रोतहरु	जम्मा वार्षिक आम्दानी (रु.)	कैफियत
१.	अन्नवाली विक्रीबाट		
२.	नगदेवाली विक्रीबाट		
३.	जडीबुटी विक्रीबाट		
४.	पशुचौपाया विक्रीबाट		
५.	दुग्ध उत्पादन बेचबिखनबाट		
६.	कृषि मजदुरी बाट		
७.	ज्यालामजदुरी बाट		
८.	लघुउद्यम बाट		
९.	व्यापार व्यवसाय बाट		
१०.	पेन्सन बाट		
११.	वैदेशिक रोजगारी बाट		
१२.	अन्य		
	जम्मा वार्षिक आम्दानी		

९.२ तपाईंको आफ्नो जग्गाको उत्पादनले वर्षको कति महिना खान पुग्छ ?

१. १२ महिना

३. ३ महिना

२. ६ महिना

४. ३ महिना भन्दा कम

९.३ तपाईंको परिवारको सदस्यले ऋण लिनु भएको छ ?

१. छ

२. छैन

९.४ यदि ऋण लिनुभएको छ भने, कहाँबाट लिनु भएको छ ?

१. संस्थागत(बैंङ्क, फाइनान्स, सहकारी)

३. समुहगत(आमा समूह, महिला समूह, कृषक समूह, सामुदायिक संस्था)

२. व्यक्ति/साहुमहाजन

४. अन्य (...)

९.५ के कामको लागि ऋण लिनु भएको हो ?

१.

३.

२.

४.

१०. गैह कृषी संबन्धी कामबाट आय

क्र. सं.	विगत १२ महिनामा तपाईं वा तपाईंको घरको कुनै सदस्यले गर्नु भएका कामहरु (थियो१) (थिएन.....२)	आय		यो काममा परिवारका कति जना सदस्य संलग्न हुनुहुन्छ ?
		नगद	जिन्सी *	
१.	आफ्नो खेती बाहेक अन्य कृषिबाट आम्दानी			
२.	माछा मार्ने काम			
३.	बन/दाउरा संबन्धि काम			
४.	थोक तथा खुद्रा व्यापार			
५.	उत्पादनशील काम (लुगा सिलाउने, हस्तकला बनाउने, धातुको काम छालाको काम आदि)			
६.	सामुदायिक, सामाजिक र व्यक्तिगत सेवा उन्मुख काम (औषधी उपचार गर्न, दाँत सम्बन्धी काम, स्कूल तथा होटल व्यवसाय आदी जस्ता काम)			
७.	यातायातसंग सम्बन्धित काम			
८.	गिटी, बालुवा, ढुङ्गा आदि काम			
९.	निर्माण व्यवसायका काम			
१०.	नोकरी तथा ज्यालादारी संबन्धि काम			
११.	अरु (उल्लेख गर्नुहोस्)			
	कुल आय			

(*नगदमा लैजाने)

११. अन्य स्रोतहरुबाट आय

क्र. सं.	विगत १२ महिनामा तपाईं वा तपाईंको घरको कुनै सदस्यले गर्नु भएका कामहरु (थियो१), (थिएन.....२)	आय		यो काममा परिवारका कति जना सदस्य संलग्न हुनुहुन्छ ?
		नगद	जिन्सी *	
१.	स्थानीयस्तरबाट प्राप्त नगद, सहयोग, अनुदान			
२.	घर तथा जग्गा बहालमा दिएर भएको आय			
३.	वित्तिय संस्थाबाट प्राप्त भएको व्याज रकमको आय			
४.	निवृत्तिभरण, वृद्धभत्ता तथा अन्य भत्ता आदि			
५.	लगानीबाट प्राप्त आय			
६.	अन्य खुलाउने			

(* नगदमा लैजाने)

१२. खाना खर्च (खाद्य वस्तुमा खर्च)

क्र.सं.	विगत १२ महिनामा तपाईं वा तपाईंको परिवारको कुनै सदस्यले तल दिइएको खाद्यवस्तु उपभोग गर्नुभएको छ ?	छ...१ छैन...२	दिइएको खाद्य-वस्तु तपाईंले कति कति समयमा किन्नुहुन्छ ? (१. दिन, २. हप्ता, ३. महिना, ४. वर्ष)	(दिइएको खाद्यवस्तु खरिद गर्नलाई अन्दाजी कति रकम लाग्दछ ?
१.	अन्न			
२.	दालजन्य वस्तु			
३.	दुग्धजन्य पदार्थ			
४.	तेल घीउ आदि			
५.	तरकारी			
६.	फलफुल			
७.	माछा-मासु अण्डा			
८.	मरमसला			
९.	मिठाई तथा गुलियो परिकार			
१०.	मदिरा विहिन पेयपदार्थ			
११.	मदिरायुक्त पेयपदार्थ			
१२.	सुती र सुतीजन्य पदार्थ			
१३.	अन्य खाद्य पदार्थ			

१३. खाना बाहेक अन्य खर्च

क्र. सं.	विगत १२ महिनामा तपाईं वा तपाईंको परिवारको कुनै सदस्यले तल दिइएको परिकार किन्नुभयो/उपभोग गर्नुभएको छ ?	छ...१ छैन...२	दिइएको खाद्य-वस्तु तपाईंले कति कति समयमा किन्नुहुन्छ ? (१. दिन, २. हप्ता ३. महिना, ४. वर्ष)	(दिइएको खाद्यवस्तु खरिद गर्नलाई अन्दाजी कति रकम लाग्दछ ?
१.	खाना पकाउने LPG ग्यास/गोबर ग्याँस			
२.	खाना पकाउने दाउरा			
३.	मटिट्तेल			
४.	कोइला, Charcoal			
५.	सलाई, मैनवत्ति, लाइटर, ब्याट्री			
६.	डिजेल/पेट्रोल			
७.	रेडिमेड कपडा			
८.	अन्य कपडा, कपास, धागो			
९.	जुता-चप्पल			
१०.	व्यक्तिगत सरसामग्री (साबुन, मञ्जन,			

	स्याम्फु, ब्रुस, काइयो मेकअपको सामान आदि....)			
११.	व्यक्तिगत सेवा (कपाल काट्ने, जुत्ता पालिस गर्ने, बत्ति काट्ने)			
१२.	मनोरञ्जनात्मक सेवा (फिल्म, क्यासेट, सिडि प्लेयर, आदि)			
१३.	शैक्षिक खर्च			
१४.	औषधि उपचार खर्च			
१५.	यातायात खर्च			

१४. खाद्य सुरक्षा

कहिलेकाही घरमा खानाका लागि चामल उपलब्ध नहुने स्थिति हुन्छ ?	१. हुन्छ २. हुदैन
तपाईंको घरमा कुन महिनामा खानाका लागि चामलको अभाव हुन्छ ? (गोलो लगाउनुहोस)	१ २ ३ ४ ५ ६ ७ ८ ९ १० ११ १२
सुख्खा र वर्षातको समयमा तपाईंको घरमा कति पटक खाना तयार हुन्छ ?	वर्षात: १ २ ३ ४ ५ सुख्खा: १ २ ३ ४ ५
तपाईंले सुख्खा समयमा थोरै मात्रामा खाने गर्नु भएको छ?	१. छ २. छैन

१५. सामाजिक परिचालन (सामुदायिक सदस्यहरूको लागि मात्र)

१५.१ सदस्यहरूको बैठकमा सहभागिता कस्तो छ ?

१. नराम्रो ३. मध्यम
२. न्युन ४. राम्रो

१५.२ सामुदायिक संस्थाका सदस्यहरूको नेतृत्व क्षमता कस्तो छ ?

१. नराम्रो ३. मध्यम
२. न्युन ४. राम्रो

१५.३ सामुदायिक संस्थाका हिसाव कितावहरूको पारदर्शिता कस्तो रहेको छ ?

१. नराम्रो ३. मध्यम
२. न्युन ४. राम्रो

१५.४ जिल्लामा संचालित कार्यक्रमलाई निरन्तरता वा स्थायित्व दिनका लागि अहिले सम्म भईहेको पहल (सहयोगी संस्थाको) सन्तोषजनक छ ?

१. नराम्रो ३. मध्यम
२. न्युन ४. राम्रो

१५.५ सामुदायिक संस्थाका सदस्यहरूले उत्पादन गरेका वस्तुहरूको बजार व्यवस्थापन सन्तोषजनक छ ?

१. नराम्रो
२. न्युन
३. मध्यम
४. राम्रो

१५.६ सामुदायिक संस्थामा आवद्ध सदस्यले आफ्ना छोराछोरीहरूलाई स्कुल पठाउने गरेको छ ?
१. छ
२. छैन

१५.७ सामुदायिक संस्थामा आवद्ध सदस्यले आफ्ना छोराछोरीहरू विरामी भएको बेलामा स्वास्थ्य केन्द्रमा लाने गरेको छ ?
१. छ
२. छैन

१५.८ सामुदायिक संस्थामा आवद्ध सदस्यले बैठकमा महिला शसक्तिकरण सम्बन्धि छलफल गर्ने गरेको छ ?
१. छ
२. छैन

१५.९ सामुदायिक संस्थामा आवद्ध सदस्यले आआफ्नो कारोवार बैंक मार्फत गर्ने गरेको छ ?
१. छ
२. छैन

१६. आय आर्जन क्रियाकलाप विवरण (सामुदायिक सदस्यहरूको लागि मात्र)

१६.१ तपाईं सामुदायिक संस्थाको नाताले कुन आय आर्जन क्रियाकलापका लागि श्रृण लिनु भयो ?
१ कृषी
२ पशु पालन

३ व्यापार व्यवसाय
४ अन्य

१६.२ हालसम्म कति पटक श्रृण लिईसक्नु भयो ?
१ पटक - श्रृण रु.....
२ पटक - श्रृण रु.....

३ पटक - श्रृण रु.....
४ पटक - श्रृण रु.....

१६.३ सो श्रृण बाट कति फाईदा लिनुभयो ?
१ पहिलो पटक.....रकम
२ दोश्रो पटक.....रकम

३ तेश्रो पटक.....रकम
४ चौथो पटक.....रकम

१६.४ हाल तपाईं निम्न लिखित कस्तो प्रकारको व्यवसायमा संलग्न हुनुहुन्छ ?
१. मौसमी/बेमौसम तरकारी वाली
२. भैसी पालन
३. बाख्रा पालन
४. नर्सरी
५. फलफूल खेती

६. माछापालन
७. व्यवसायिक कुखरा पालन
८. सुगुर/वंगुर पालन
९. व्यापार/व्यवसाय
१०. अन्य

१६.५ व्यवसाय/आय आर्जन गर्नका लागि आवश्यक रकम कहाँबाट ल्याउनु हुन्छ ?
१. सामुदायिक संस्था
२. सहकारी
३. अन्य

१६.६ सो संस्थाबाट प्राप्त रकमले व्यवसाय गर्न पुग्छ वा पुग्दैन ?

१. पुग्छ २. पुग्दैन

१६.७ यदि पुग्दैन भने अपुग रकम कहाँबाट प्राप्त गर्नुहुन्छ ?

१. साथी भाई ३. बैंक
२. साहु महाजन ४. अन्य

१६.८ तपाईंको विचारमा ग.नि.को. ले राम्रो व्यवसायमा लगानी गर्नको लागि अधिकतम कति रकम सम्म उपलब्ध गराउनु पर्ला ?

१. रु २५,००० भन्दा माथि ३. रु ५०,००० भन्दा माथि
२. रु ३५,००० भन्दा माथि

१६.९ तपाईंको परिवारको सदस्यहरूले गर्न चाहेको वा गर्नसकिने खालको व्यवसाय/लघु उद्यमहरू के-के हुन सक्छन् ?

- १ ३.....
२..... ४.....

१७. साना भौतिक पूर्वाधार निर्माण (सामुदायिक सदस्यहरूको साथै गैर सदस्यहरूका लागि)

१७.१ तपाईंले सामुदायिक संस्था मार्फत कस्ता खालका भौतिक पूर्वाधार निर्माण कार्यमा सहयोग गर्नु भएकोछ ?

१. ग्राभेल बाटो ४. अन्य
२. कल्भर्ट/पुल ५. छैन
३. बोरीङ्ग/ट्याण्ड पम्प

१७.२ सामुदायिक संस्थामा (मर्मत संभार) Maintenance fund को व्यवस्था छ ?

१. छ २. छैन

१७.३ छ भने कति रकम जम्मा गर्नु भएको छ ?

..... रकम

१७.४ भौतिक पूर्वाधार निर्माण कार्यमा (गैर सदस्य) Non Member को सहभागिता छ ?

१. छ २. छैन

१७.५ छ भने ती व्यक्तिहरूले कसरी सहयोग गर्छन् ?

.....

१७.६ भौतिक पूर्वाधार निर्माण परियोजना सम्पन्न गर्ने बेलामा भोगेका समस्याहरू के के हुन् ?

१. २. ३.

१७.७ भौतिक पूर्वाधार निर्माणका क्रममा हिसाव कितावलाई कसरी व्यवस्थित गर्नु भयो ?

१. दैनिक हिसाव राखेर

२. मासिक
३. त्रैमासिक

१७.८ भौतिक पूर्वाधार निर्माणमा व्यवस्थापन समितिले कसरी सहयोग गरेको छ ?

.....

१७.९ ति निर्माण भएका भौतिक पूर्वाधारबाट तपाईंले लगानी गरेको व्यवसायलाई कुन कुन क्षेत्रमा सहयोग भयो ?

१. उत्पादित वस्तु बजार पुरयाउन
२. हिडडुल गर्न सहज
३. अन्य कुनै

१८. क्षमता अभिवृद्धि/सीप र तालिम सम्बन्धी विवरण : (सामुदायिक सदस्यहरुको साथै गैर सदस्यहरुका लागि)

१८.१ तपाईंको सामुदायिक संस्थाका सदस्यहरु आयआर्जन/लघु-उद्यम सम्बन्धी तालिममा सहभागी हुनु भएको छ ?

१. छ
२. छैन

१८.२ यदि छ भने,

सीप/तालिमको नामहरु	अवधि	तालिम दिने निकाय	सहभागी संख्या		कैफियत
			महिला	पुरुष	
१.					
२.					
३.					
४.					
५.					

संकेत

तालिम दिने निकाय :

- १) घरेलु तथा साना उद्योग कार्यालय
- २) जिल्ला स्तरीय कार्यालय (कृषि पशु)
- ३) गा.वि.स कार्यालय
- ४) गैह्र सरकारी संस्था
- ५) सहयोगि संस्था
- ६) गरिबी निवारण कोष

१८.३ यी बाहेक थप तालिमहरुको आवश्यक महशुस गर्नु भएको छ ? छ भने तल लेख्नुहोला

- १.
- २.
- ३.

१८.४ उनीहरुले प्राप्त गरेको सीपलाई आयआर्जन गर्ने कार्यमा प्रयोग गरेका छन् ?

१. छन्
२. छैनन्

१८.५ यदि छन् भने कस्तो किसिमले प्रयोग गरेका छन् ?

.....

१८.६ छैन भने, किन

.....

१८.७ कृषि तथा पशुपालन सम्बन्धी कुनै तालिम, गोष्ठी वा प्रचारप्रसार गर्ने क्रममा सदस्य सहभागी हुनुभएको छ ?

१. छ

२. छैन

१८.८ सहयोगि संस्थाले आयोजना गरेको भ्रमणमा तपाईं कहाँ जानुभएकोछ ?

१. छ

२. छैन

१८.९ छ भने कुन जिल्लामा कुन कार्यक्रम हेर्नु भयो ?

१. सहकारी सम्बन्धि

३. समूह व्यवस्थापन तथा वचत

२. महिला शसक्तिकरण

४. अन्य (.....)

१९. कृषी तथा पशु पालन प्राविधिक सहयोग (सामुदायिक सदस्यहरुको साथै गैर सदस्यहरुका लागि)

१९.१ तपाईंले आफ्नो व्यवसाय प्रवर्धन गर्न सहयोगी निकायले गरेको सहयोग (कृषी तथा पशु पालन प्राविधिक) सन्तोषजनक छ ?

१. छ

२. छैन

१९.२ छैन भने त्यस सहयोग लाई बढावा दिन के गर्नु पर्ला ?

१. कृषी तथा पशु प्राविधिक सेवाको निरन्तरता

२. कृषी तथा पशु प्राविधिक सम्बन्धी तालिम

३. सहयोगी संस्थामा कृषी तथा पशु प्राविधिकको नियुक्ती

१९.३ सो प्राविधिक सहयोग लाई निरन्तरता दिन ग. नि. को. ले के गर्नु पर्ला ?

१. तालिमको व्यवस्था

२. प्राविधिक सहयोगमा बजेटको व्यवस्था

३. सम्बन्धित निकायमा समन्वय

१९.४ तपाईंको सामुदायिक संस्थामा पशु विमा शुरु भैसकेकोछ ?

१. छ

२. छैन

१९.५ छैन भने सो विमा शुरुवात गर्न कति रकम आवश्यक पर्दछ होला ?

१. रु ५०,०००

२. रु ७५,०००

३. रु १,००,०००

१९.६ तपाईंको सामुदायिक संस्थामा कृषीको लागि ढिकी पम्प वा बारीड गाढेकोछ ?

१. छ

२. छैन

१९.७ छ भने सो संस्थाका सदस्यले ढिकी पम्प वा वोरीङ्ग बाट सुविधा लिईरहनु भएकोछ ?
१. छ २. छैन

१९.८ ढिकी पम्प वा वोरीङ्ग सुविधा कसरी लिईरहनु भएकोछ ?
१. व्यक्तिगत २. सामुहिक ३. संस्थागत

१९.९ सो ढिकी पम्प वा वोरीङ्ग सुविधा लाई निरन्तर संचालन गर्न मर्मत तथा संभार कोषको व्यवस्था गरेकोछ ?
१. छ २. छैन

२०. कार्यक्रमबारे अनुशिक्षण (सामुदायिक सदस्यहरुको लागि मात्र)

२०.१ तपाईंले गरिबी निवारण कोषले आयोजना गरेको कुनै कार्यक्रमको अनुशिक्षणमा सहभागी हुनु भएकोछ ?
१. छ २. छैन

२०.२ कुन अनुशिक्षणबाट तपाईंलाई गरिबी निवारण कोषको बारेमा बढी जानकारी प्राप्त भयो ?
१. गाविस स्तरिय ३. सहयोगी संस्थाले दिएको तालिम
२. समूह गठन/वैठक

२०.३ आगामी दिनमा कस्तो खालको अनुशिक्षण भयोभने तपाईंलाई गरिबी निवारण कोषको बारेमा बढी जानकारी प्राप्त हुन्छ होला ?
१. गाविस स्तरिय गोष्ठी २. समूह गठन/वैठक
३. सहयोगी संस्थाले दिने तालिम

२१. सामुदायिक संस्थाको स्तरोन्नती तथा प्रगती प्रतिवेदन सम्बन्धि (सामुदायिक सदस्यहरुको लागि मात्र)

२१.१ तपाईंको गाविसमा रहेको सामुदायिक संस्थाको स्तरोन्नती भयो ?
१. भयो २. भएको छैन

२१.२ भएको भए कति वटा सामुदायिक संस्थाको स्तरोन्नती भयो ?
१. १ देखि ३ २. ४ देखि ६ ३. सो भन्दा माथि

२१.३ तपाईंको गा.वि.स. रहेका सामुदायिक संस्थाहरु मध्ये कति वटालाई आगामी वर्षमा स्तरोन्नती गर्न सकिनेछ ?
१. १ देखि २ २. ३ देखि ४ ३. सो भन्दा माथि

२१.४ तपाईंको गा.वि.स. मा स्तरोन्नती भईसकेका सामुदायिक संस्थाहरुको हालको स्थिती पहिलेको तुलनामा कस्तो रहेको छ ?

१. नराम्रो

२. ठिकै

३. राम्रो

२१.५ तपाईंको गा.वि.स. मा स्तरोन्नती भईसकेका सामुदायिक संस्थाहरूले सम्पादन गर्ने काम तुलनात्मक रूपमा कस्तो रहेको छ ?

१. नराम्रो

२. ठिकै

३. राम्रो

२१.६ तपाईंको गा.वि.स. मा स्तरोन्नती भईसकेका सामुदायिक संस्थाहरूले बढीमात्रामा कुन क्षेत्रमा काम सम्पादन गरेका छन् ?

१. आय आर्जन

२. भौतिक पूर्वाधार

३. दुवै

२१.७ तपाईंको सामुदायिक संस्थामा प्रगती प्रतिवेदनहरू तयार गर्न कस्को भूमिका बढी हुन्छ ?

१. अध्यक्ष

३. कोषाध्यक्ष

५. सबैको

२. सचिव

४. सदस्य

६. अन्य (.....)

२१.८ तयार गरिएका प्रगती प्रतिवेदनहरू तपाईंको सामुदायिक संस्थाले कस कसलाई बुझाउनु हुन्छ ?

१. नेटवर्क/सहकारी

३. गाविस प्रतिनीधि

२. सहयोगी संस्था

४. गरिबी निवारण कोष

२१.९ तपाईंको सामुदायिक संस्थाले भावी योजना निर्माण गर्न सहयोगी संस्थाको सहयोग लिनु हुन्छ ?

१. छ

२. छैन

२२. समुदाय स्तरमा देखिने खालका परिवर्तनहरू (सामुदायिक सदस्यहरूको साथै गैर सदस्यहरूका लागि)

२२.१ समुदायका कुन कुन क्षेत्रमा परिवर्तनहरू देखिएका छन् ?

१. आय आर्जन क्रियाकलाप

४. स्वास्थ्य

२. साना भौतिक पूर्वाधार क्रियाकलाप

५. अन्य

३. शिक्षा

२२.२ तपाईंको समुदायमा कुन जातीको सदस्यहरूले यस कार्यक्रम मार्फत आफ्नो आर्थिक स्थिति/पक्षलाई सबल बनाए ?

१. दलित

३. मुसलमान

२. जनजाती

४. अन्य

२२.३ तपाईंको समुदायमा बढी कुन जातीको सदस्यहरूले यस कार्यक्रम पश्चात घरमा आफ्नो शौचालय बनाए ?

१. दलित

३. मुसलमान

२. जनजाती

४. अन्य

२२.४ तपाईंको समुदायमा यस कार्यक्रमका मार्फत कति वटा ठिकी पम्प सिचाईको लागी जडान गरिए ?

१. १ वटा
२. २ वटा

३. ३ वटा
४. सो भन्दा माथि

२२.५ तपाईंको समुदायमा यस कार्यक्रमका मार्फत कति वटा नल्का जडान गरिए ?

१. १ वटा
२. २ वटा

३. ३ वटा
४. सो भन्दा माथि

२२.६ तपाईंको समुदायमा यस कार्यक्रमका मार्फत कति वटा बोरीड सिचाईको लागी जडान गरिए ?

१. १ वटा
२. २ वटा

३. ३ वटा
४. सो भन्दा माथि

२२.७ तपाईंको समुदायले यस कार्यक्रमका मार्फत कति मिटरको बाटो चौडा गरियो ?

१. १०० मी.
२. २०० मी.

३. ३०० मी.
४. सो भन्दा माथि

२२.८ तपाईंको समुदायले यस कार्यक्रमका मार्फत कति वटा कल्भर्ट/पुल निर्माणमा सहभागी भएका छन् ?

१. कुनैमा पनि सहभागी नभएको
२. १ वटा

३. २ वटा
४. ३ वटा

२२.९ तपाईंको समुदायले आगामी दिनमा कसतो खालको मौलिक भौतिक पूर्वाधार निर्माण गर्ने सोच राख्नु भएको छ ?

१. सामुहिक माछा पालन
२. दुग्ध चिस्यान केन्द्र

३. स्कूल भवन
४. अन्य

२३. कार्यक्रमसंग सम्बन्धित अन्य क्रियाकलापहरु (सामुदायिक संस्थाका सदस्यहरुको लागि मात्र)

२३.१ तपाईंको सामुदायिक संस्थामा सार्वजनिक सुनुवाई भयो ?

१. भयो

२. भएको छैन

२३.२ यदि भएछ भने कति पटक भयो ?

- १ पटक

- २ पटक

- ३ पटक

२३.३ त्यसको मिति उल्लेख गर्नु होला ?

.....

२३.४ तपाईंको सामुदायिक संस्थाको अडिट भयो ?

१. आय आर्जन

२. भौतिक पूर्वाधार

३. दुबै

२३.५ तपाईंको सामुदायिक संस्थाको परियोजना सम्पन्न प्रतिवेदन तयार गरी ग.नि.को. मा बभाउने कार्य भयो ?

१. आय आर्जन

२. भौतिक पूर्वाधार

३. दुबै

२३.६ हाल सम्ममा तपाईंको गाविसमा कति वटा परियोजना प्रस्तावना तयारी भैसकेकोछ ?

१. आय आर्जन वटा

२. भौतिक पूर्वाधारवटा

२३.७ संस्थागत विकासका लागि गरिनुपर्ने पहल के के हुनसक्दछ ?

१. गाविस....

३. गनिकोष

२. सहयोगी संस्था.....

४. जिविस....

२३.८ पकेट एरिया निर्माणबाट तपाईंलाई के के कुरामा सुविधा भयो ?

१.

३.

२.

४.

२३.९ यस गनिकोष कार्यक्रममा संलग्न भई आर्थिक रुपमा सवल तथा सक्षम भएको परिवार संख्या कति छन ?

१. १ देखि ४

३. १० देखि १४

२. ५ देखि ९

४. सो भन्दा माथि

२४. ऋण परिचालन:

क्र.स.	प्रश्नहरू	काडाङ्ग बागकरण
१.	विगत १२ महिनामा तपाईंले संस्था/साहुकारसँग ऋण लिन खोज्नु भयो ?	१. खोजे २. खोजेन → प्र.नं. ५ जाने
२.	यदि ऋण लिन खोजेको भए किन खोज्नु भएको थियो ?	१..... २..... ३.....
३.	यदि ऋण लिन खोजेको भए पाउनु भयो कि भएन	१. पाए → अर्को सेक्सन जाने २. पाएन
४.	यदि पाउनु भएन भने ऋण दिन किन अस्वीकृत गर्नु भयो ?	१..... २..... ३.....
५.	विगत १२ महिनामा किन ऋण लिने प्रयास गर्नुभएन (दुईवटासम्म कारणहरू प्राथमिकता आधारमा लेख्नुहोस)	१..... २.....

२४.१ तपाईंको कुन कुन रुपमा रुपमा किस्ता तिर्ने प्रावधान छ ?

१. मासिक
२. चौमासिक
३. अर्ध वार्षिक
४. वार्षिक

२४.२ तपाईंले कति श्रृण लिनु भएको छ ? जम्मा रकम रु..... र बाँकि रकम रु.....

२४.३ कति रकम बराबरको भाखा नाघेकोछ ?

..... रकम

२४.४ मासिक बैठकमा कति जनाको सहभागिता हुने गरेकोछ ? जम्मा सदस्य संख्या- मध्ये प्रतिशतमा वासंख्यामा (विगत ६ महिना)

२४.५ सामुदायिक संस्थाको कोष वृद्धि गर्न के के गर्नुपर्ला ?

- १.
- २.
- ३.

२४.६ सामुदायिक संस्थाको कोषमा मासिक कति रकम जम्मा गर्नु हुन्छ ?

१. रु २५
२. रु ५०
३. रु १००

२४.७ हाल सम्म तपाईंको सामुदायिक संस्थामा अधिकतम रु कति रकम सम्म श्रृण लगानी भएकोछ ?

१. रु २५,००० भन्दा कम
२. रु ४०,००० भन्दा कम
३. रु ५०,००० भन्दा बढी

२४.८ तपाईंको सामुदायिक संस्थामा निरन्तर रुपमा किस्ता नतिर्ने सदस्यहरुलाई के कार्यवाहि गर्नु हुन्छ ?

१. संभाउने
२. बढी दस्तुर लिने
३. सदस्यता खारेज गर्ने
४. अन्य

२४.९ तपाईंले सामुदायिक संस्था मार्फत लिनु भएको श्रृणबाट हाल कुन व्यवसाय संचालन गरिरहनुभएको छ ?

१. कृषी
२. पशु पालन
३. व्यापार/व्यवसाय
४. अन्य

२५. सामाजिक कार्य (सामुदायिक संस्थाका सदस्यहरुका लागि मात्र)

२५.१ सामाजिक कार्य अन्तर्गत तपाईंको सामुदायिक संस्थामा (समाज कल्याण कोष) Social Welfare Fund मा कति रकम जम्मा गर्नुहुन्छ ? (वार्षिक)

१. रु ५
२. रु १०
३. रु १० भन्दा बढी

२५.२ सामाजिक कार्य अन्तर्गत तपाईंको सामुदायिक संस्थामा (समाज कल्याण कोष) Social Welfare Fund मा जम्मा गरेका रकम कुन परियोजनका लागि सदुपयोग हुन्छ ?

१. आगलागी २. बाढी ३. अन्य

२५.३ तपाईंले सामाजिक कार्य अन्तर्गत समुदाय स्तरमा देखिएका समस्या विरुद्ध जनचेतना अभिवृद्धिमा लाग्नु भएकोछ ?

१. छ २. छैन

२५.४ सामान्यतया समुदायमा देखिएका कुरिती तथा सामुदायिक समस्याहरु कुन कुन छन् ?

१. २. ३.

२५.५ ति देखिएका समस्याहरुलाई समाधान गर्न तपाईंको सामुदायिक संस्थाका सदस्यहरुले कस्तो खालको सहभागिता देखाएकोछ ?

१. ठीकै २. मध्यम ३. राम्रो

२५.६ तपाईंको सामुदायिक संस्थाका सदस्यका कुनै परिवारले बाल विवाहलाई निरुत्साहित गरेको छ ?

१. छ २. छैन

२५.७ तपाईंको आफ्नो सामुदायिक संस्थामा श्रृण लगानी गरेको मध्ये सबभन्दा राम्रो प्रतिफल निस्किएको कुन व्यवसाय छ ?

१. कृषी ४. रिक्सा
२. पशुपालन ५. अन्य (खुलाउनुहोस)
३. व्यापार व्यवसाय

२५.८ तपाईंको आफ्नो सामुदायिक संस्थामा श्रृण लगानी गरी उत्पादन गरिएका वस्तुहरुको बेच विखन कहाँ गर्नु हुन्छ ?

१. आफ्नो टोल ३. तौलिहवा बजार
२. हाट बजार ४. तरकारी ठेकेदार

२५.९ तपाईंको उत्पादित वस्तुहरुको बेच विखन बाट आय आर्जन कस्को बढी नियन्त्रण हुन्छ ?

१. श्रीमति २. श्रीमान ३. दुबैको बराबरी

२६. सम्पर्क, समन्वय, अनुगमन तथा मूल्यांकन (सामुदायिक संस्थाका सदस्यहरुका लागि मात्र)

२६.१ सामुदायिक संस्थाले आफ्नो सम्पर्क तथा समन्वय बढाउन के कार्य गर्नु पर्ला ?

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२६.२ सामुदायिक संस्थाले आफ्नो सामुदायिक संस्थाको अनुगमन तथा मूल्यांकन गर्ने गरेको छ ?

१. छ २. छैन

२६.३ सामुदायिक संस्थाका सदस्यले आफ्नो सामुदायिक संस्थाको अनुगमन तथा मूल्यांकन कति कति महिनाको अन्तरालमा गर्ने गरेको छ ?

१ महिना

३ महिना

६ महिना भन्दा माथि

२६.४ सहयोगी निकाय तथा ग.नि.को. बाट सामुदायिक संस्थाको अनुगमन तथा मूल्यांकन कति कति महिनाको अन्तरालमा गर्ने गरेको छ ?

१ महिना

३ महिना

६ महिना भन्दा माथि

२६.५ सामुदायिक संस्थाका सदस्यहरूले अन्य सदस्यहरूलाई सहकारीमा आवद्ध हुनकालागि उत्प्रेरणा दिने गरेको छ ?

१. छ

२. छैन

२६.६ तपाईंले सहकारीमा आवद्ध हुनकालागि शेयर सदस्य लिनु भयो ?

१. लिए

२. लिएको छैन

२६.७ सामुदायिक संस्थाका सदस्यहरूले सहकारीको व्यवस्थापन सन्तोषजनक रूपमा गर्ने गरेको छ ?

१. छ

२. छैन

२६.८ तपाईंको सहकारीमा कम्प्युटरको प्रयोग गर्ने गरेको छ ?

१. छ

२. छैन

२६.९ तपाईंले सहकारी बाट पनि श्रृण लिनु भएको छ ?

१. छ

२. छैन

२७. प्रभावकारी कार्यक्रम संचालन गर्न सल्लाह तथा सुझाव (सामुदायिक संस्थाका सदस्यहरूको लागि)

२७.१ तपाईंले आफ्नो सामुदायिक संस्थाको बैठक नियमित गर्न कस्को भूमिका बढी देख्नुहुन्छ ?

१. अध्यक्ष

३. कोषाध्यक्ष

२. सचिव

४. सदस्य

२७.२ तपाईंले आफ्नो सामुदायिक संस्थाको बैठक राम्रो सहभागिता बढाउन के गर्नुपर्ला ?

१. बैठकमा छलफल गर्ने विषयवस्तुको अग्रिम जानकारी

२. निर्धारित समय र स्थानको ख्याल गर्ने

३. वचत तथा श्रृण लगानीमा कम समय दिने

२७.३ तपाईंले आफ्नो सामुदायिक संस्थाको बैठकमा आफुले जानेको तथा तालिम बाट सिकेका कुराहरू छलफल गर्नु हुन्छ ?

१. गर्छु ।

२. गर्दिन ।

२७.४ तपाईंले आफ्नो सामुदायिक संस्थाको व्यवस्थापन कसरी गर्नु हुन्छ ?

१. बैठक गर्ने स्थल निर्माण गर्ने

३. कार्यालयको लागि कसैसंग भाडामा

२. गाविस संग समन्वय गर्ने

लिने

२७.५ तपाईंको सामुदायिक संस्थाको श्रृण लगाणी गर्ने निर्णय प्रक्रिया कस्तो छ ?

१. ठिकै

२. मध्यम

३. राम्रो

२७.६ हालसालै मासिक वचतलाई प्रत्येक सदस्यबाट रु १०० का दरले उठाउने निर्णय कस्तो लाग्यो ?

१. नराम्रो

२. ठिकै

३. राम्रो

२७.७ हालसालै बनाएको निर्णयलाई तपाईंले कार्यान्वयन गर्नु भयो ?

१. गरे

२. गरेको छैन

२७.८ विद्यमान सामुदायिक संस्थाका सदस्यहरुको नेतृत्व क्षमताको विकास गर्न कुन कुन तालिमहरुको आवश्यकता पर्ला ?

१. नेतृत्व क्षमता विकास

३. लेखा व्यवस्थापन

२. वचत तथा श्रृण

२७.९ तपाईंले गरीबी निवारण गर्नको लागि के-कस्ता थप कार्यक्रम संचालन गर्नुपर्ने देख्नुहुन्छ ? आफ्नो धारणा लेख्नुहोला

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२८. सामुदायिक संस्थाको हिसाव किताव पारदर्शिता सम्बन्धि (सामुदायिक संस्थाका सदस्यहरुका लागि मात्र)

२८.१ तपाईं सदस्यको नाताले हिसाव कितावको जानकारी मासिक रुपमा लिनु हुन्छ ?

१. गरेको छु

२. गरेको छैन

२८.२ तपाईं सामुदायिक संस्थाको हिसाव कितावको जानकारी कस्को माफत लिनु हुन्छ ?

१. अध्यक्ष

४. सदस्य

२. सचिव

५. अन्य (.....)

३. कोषाध्यक्ष

२९.६ तपाईंको सामुदायिक संस्थाले तयार गरिएको आय आर्जन परियोजना प्रस्तावना कति महिना पछि गरिबी निवारण कोषबाट स्वीकृत भयो ?

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| १. ३ महिना | ३. ९ महिना |
| २. ६ महिना | ४. १ वर्ष वर्ष भन्दा माथि |

२९.७ तपाईंको सामुदायिक संस्थाले तयार गरिएको साना भौतिक पूर्वाधार परियोजना प्रस्तावना कति महिना पछि गरिबी निवारण कोषबाट स्वीकृत भयो ?

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| १. ३ महिना | ३. ९ महिना |
| २. ६ महिना | ४. १ वर्ष वर्ष भन्दा माथि |

२९.८ जिल्लामा संचालित कार्यक्रमलाई निरन्तरता वा स्थायित्व दिनका लागि अहिले सम्म भईहेको पहल (ग. नि. कोषको) सन्तोषजनक छ ?

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| १. नराम्रो | ३. मध्यम |
| २. न्युन | ४. राम्रो |

२९.९ तपाईंको सामुदायिक संस्थाले पुनः एस्टीमेट गरि कुन साना भौतिक पूर्वाधार योजना सम्पन्न गर्नु परेको थियो ?

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| १. कल्भर्ट/पुल | ४. ह्याण्ड/ढिकी पम्प |
| २. ग्राभेल बाटो | ५. अन्य (.....) |
| ३. बोरीङ्ग | |

३०. कुनै केही सल्लाह/सुझाव भए उल्लेख गर्नुहोला (सामुदायिक सदस्यहरुको साथै गैर सदस्यहरुका लागि)

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- २.....
- ३.....
- ४.....
- ५.....

गरिबी निवारण कोष कार्यक्रम, प्रभाव मुल्यांकन, कपिलवस्तु

१. परिचयात्मक तथा संक्षिप्त जानकारी :

१. उत्तरदाताको नाम
२. जात : १. दलित २. जनजाति ३. मुसलमान ४. अन्य
३. गा.वि.स.
४. वडा नं १. महिला २. पुरुष
५. घरमुलीको नाम : १. महिला २. पुरुष
६. अर्न्तवार्ताकारको नाम :
७. अर्न्तवार्ता मिति :

(यस अन्तर्वार्तामा विशेषगरी गरिबी निवारण कोषको कार्यक्रमलाई नजिकबाट हेरि रहेका स्वतन्त्र व्यक्तिहरु जस्तै गाविस सचिव, नागरिक समाजका प्रतिनीधि, शिक्षक, राजनैतिक दलका प्रतिनीधि, स्थानीय महिला तथा भद्र सज्जन वृन्दका साथै यस कार्यक्रममा आवद्ध नभएका व्यक्तिहरुलाई समावेश गरिनेछ।)

२. पारिवारिक विवरण

जम्मा परिवार संख्या : महिला..... पुरुष.....

३. खाद्य सुरक्षा

सामुदायिक संस्थामा आवद्ध सदस्यहरुको कहिले काही घरमा खानाका लागि चामल उपलब्ध नहुने स्थिति देख्नु भएकोछ ?	१. छ २. छैन
तपाईंको विचारमा सामुदायिक संस्थामा आवद्ध सदस्यहरुका घरमा कुन महिनामा खानाका लागि चामलको अभाव हुने गरेकोछ ? (गोलो लगाउनुहोस)	१ २ ३ ४ ५ ६ ७ ८ ९ १० ११ १२
सुख्खा र वर्षातको समयमा सामुदायिक संस्थामा आवद्ध सदस्यहरुका घरमा कति पटक खाना तयार हुन्छ ?	वर्षात: १ २ ३ ४ ५ सुख्खा: १ २ ३ ४ ५
तपाईंको विचारमा सामुदायिक संस्थामा आवद्ध सदस्यहरुले सुख्खा समयमा थोरै मात्रामा खाने गर्नु भएको देख्नु भएकोछ ?	१. छ २. छैन

४. सामाजिक परिचालन (तपाईंको विचारमा)

४.१ सदस्यहरुको बैठकमा सहभागिता कस्तो छ ?

१. नराम्रो ३. मध्यम
२. न्यून ४. राम्रो

४.२ सामुदायिक संस्थाका सदस्यहरुको नेतृत्व क्षमता कस्तो छ ?

१. नराम्रो
२. न्युन
३. मध्यम
४. राम्रो
- ४.३ सामुदायिक संस्थाका हिसाव कितावहरुको पारदर्शिता कस्तो रहेको छ ?
१. नराम्रो
२. न्युन
३. मध्यम
४. राम्रो
- ४.४ जिल्लामा संचालित कार्यक्रमलाई निरन्तरता वा स्थायित्व दिनका लागि अहिले सम्म भईहेको पहल (सहयोगी संस्थाको) सन्तोषजनक छ ?
१. नराम्रो
२. न्युन
३. मध्यम
४. राम्रो
- ४.५ सामुदायिक संस्थाका सदस्यहरुले उत्पादन गरेका वस्तुहरुको बजार व्यवस्थापन सन्तोषजनक छ ?
१. नराम्रो
२. न्युन
३. मध्यम
४. राम्रो
- ४.६ सामुदायिक संस्थामा आवद्ध सदस्यले आफ्ना छोराछोरीहरुलाई स्कूल पठाउने गरेको छ ?
१. छ
२. छैन
- ४.७ सदस्यले आफ्ना छोराछोरीहरु विरामी भएको बेलामा स्वास्थ्य केन्द्रमा लाने गरेको छ ?
१. छ
२. छैन
- ४.८ सामुदायिक संस्थामा आवद्ध सदस्यले बैठकमा महिला शसक्तिकरण सम्बन्धि छलफल गर्ने गरेको छ ?
१. छ
२. छैन
- ४.९ सामुदायिक संस्थामा आवद्ध सदस्यले आआफ्नो कारोवार बैक मार्फत गर्ने गरेको छ ?
१. छ
२. छैन

५. आय आर्जन क्रियाकलाप विवरण (तपाईंको विचारमा)

- ५.१ सामुदायिक संस्थाका सदस्यले कुन आय आर्जन क्रियाकलापका वढी श्रृण लिन गरेकोछ ?
१ कृषी
२ पशु पालन
३ व्यापार व्यवसाय
४ अन्य
- ५.२ सामुदायिक संस्थाका सदस्यले कुन आय आर्जन क्रियाकलापका वढी फायदा लिन गरेकोछ ?
१ कृषी
२ पशु पालन
३ व्यापार व्यवसाय
४ अन्य

५.३ तपाईंको विचारमा कुन जातका सदस्यले यस कार्यक्रम बाट वढी फाईदा लिएको देख्नु भएकोछ ?

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| १ दलित | ३ मुसलमान |
| २ जनजाति | ४ अन्य |

५.४ हाल समुदायमा सदस्यहरुले निम्न लिखित कस्तो प्रकारको व्यवसायमा संलग्न भईरहेका छन् ?

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| १. मौसमी/बेमौसमी तरकारी बाली | ६. माछापालन |
| २. भैसी पालन | ७. व्यवसायिक कुखरा पालन |
| ३. बाख्रा पालन | ८. सुगुर/वंगुर पालन |
| ४. नर्सरी | ९. व्यापार/व्यवसाय |
| ५. फलफूल खेती | १०. अन्य |

५.५ व्यवसाय/आय आर्जन गर्नका लागि आवश्यक रकम कहाँबाट ल्याउने गरेका छन् ?

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| १. सामुदायिक संस्था | २. सहकारी | ३. अन्य |
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५.६ सो सामुदायिक संस्थाबाट प्राप्त रकमले व्यवसाय गर्न पुग्छ वा पुग्दैन ?

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| १. पुग्छ | २. पुग्दैन |
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५.७ यदि पुग्दैन भने अपुग रकम कहाँबाट प्राप्त गर्ने गरिन्छ ?

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| १. साथी भाई | ३. बैंक |
| २. साहु महाजन | ४. अन्य |

५.८ तपाईंको विचारमा ग.नि.को.ले राम्रो व्यवसायमा लगानी गर्नको लागि अधिकतम कति रकम सम्म उपलब्ध गराउनु पर्ला ?

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| १. रु २५,००० भन्दा माथि | ३. रु ५०,००० भन्दा माथि |
| २. रु ३५,००० भन्दा माथि | |

५.९ तपाईंको विचारमा सदस्यहरुले गर्न चाहेको वा गर्नसकिने खालको व्यवसाय/लघु उद्यमहरु के-के हुन सक्छन् ?

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| १ | ३..... |
| २..... | ४..... |

६. साना भौतिक पूर्वाधार निर्माण (तपाईंको विचारमा)

६.१ तपाईंको समुदायमा कस्ता खालका भौतिक पूर्वाधार निर्माण कार्य भैसकेकाछन् ?

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| १. ग्राभेल बाटो | ४. अन्य |
| २. कल्भर्ट/पुल | ५. छैन |
| ३. बोरीङ्ग/ट्याण्ड पम्प | |

६.२ सामुदायिक संस्थाले (मर्मत संभार) Maintenance Fund को व्यवस्था गरेको छन् ?

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| १. छ | २. छैन |
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६.३ छ भनै कति रकम जम्मा गर्ने गरेको छ ?
..... रकम

६.४ भौतिक पूर्वाधार निर्माण कार्यमा (गैर सदस्य) Non Member को पनि सहभागिता छ ?
१. छ २. छैन

६.५ छ भने ती व्यक्तिहरूले कसरी सहयोग गर्छन् ?
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६.६ भौतिक पूर्वाधार निर्माण परियोजना सम्पन्न गर्ने बेलामा भोगेका समस्याहरू के के हुन् ?
१. २. ३.

६.७ भौतिक पूर्वाधार निर्माणका क्रममा ती सदस्यहरूले हिसाव कितावलाई कसरी व्यवस्थित गर्ने गरेका छन् ?
१. दैनिक हिसाव राखेर ३. त्रैमासिक
२. मासिक

६.८ तपाईंको विचारमा भौतिक पूर्वाधार निर्माणमा व्यवस्थापन समितिले गरेको सहयोग पर्याप्त छ ?
१. छ २. छैन

६.९ ति निर्माण भएका भौतिक पूर्वाधारबाट तपाईंलाई कुन क्षेत्रमा सहयोग भयो ?
१. उत्पादित वस्तु बजार पुरयाउन ३. अन्य कुनै
२. हिडडुल गर्न सहज

७. क्षमता अभिवृद्धि/सीप र तालिम सम्बन्धी विवरण: (तपाईंको विचारमा)

७.१ सामुदायिक संस्थाका सदस्यहरू आयआर्जन/लघु-उद्यम सम्बन्धी तालिममा सहभागी भएकाछन् ?
१. छ २. छैन

७.२ यदि छ भने,

सीप/तालिमको नामहरू	अवधि	तालिम दिने निकाय	सहभागी संख्या		कैफियत
			महिला	पुरुष	
१.					
२.					
३.					
४.					

संकेत

तालिम दिने निकाय :

- १) घरेलु तथा साना उद्योग कार्यालय २) जिल्ला स्तरीय कार्यालय (कृषि पशु)
 ३) गा.वि.स कार्यालय ४) गैह्र सरकारी संस्था
 ५) सहयोगि संस्था ६) गरिबी निवारण कोष
- ७.३ यी बाहेक थप तालिमहरुको आवश्यक महशुस गर्नु भएको छ ? छ भने तल लेख्नुहोला
 १. २. ३.

- ७.४ उनीहरुले प्राप्त गरेको सीपलाई आयआर्जन गर्ने कार्यमा प्रयोग गरेका छन् ?
 १. छन् २. छैनन्

७.५ यदि छन् भने कस्तो किसिमले प्रयोग गरेका छन् ?

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७.६ छैन भने, किन

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७.७ कृषि तथा पशुपालन सम्बन्धी कुनै तालिम, गोष्ठी वा प्रचारप्रसार गर्ने क्रममा सदस्य सहभागी हुने गरेका छन् ?

१. छ २. छैन

७.८ सहयोगि संस्थाले आयोजना गरेको भ्रमणमा सामुदायिक संस्थाका सदस्यहरु जाने गरेका छन् ?

१. छ २. छैन

७.९ छ भने कुन कार्यक्रम हेर्ने गरेका छन् ?

१. सहकारी सम्बन्धि ३. समूह व्यवस्थापन तथा वचत
 २. महिला शसक्तिकरण ४. अन्य (.....)

८. कृषि तथा पशु पालन प्राविधिक सहयोग (तपाईंको विचारमा)

८.१ व्यवसाय प्रवर्धन गर्न सहयोगी निकायले गरेको सहयोग (कृषि तथा पशु पालन प्राविधिक) सन्तोषजनक छ ?

१. छ २. छैन

८.२ छैन भने त्यस सहयोग लाई बढावा दिन के गर्नु पर्ला ?

१. कृषि तथा पशु प्राविधिक सेवाको निरन्तरता
 २. कृषि तथा पशु प्राविधिक सम्बन्धी तालिम
 ३. सहयोगी संस्थामा कृषि तथा पशु प्राविधिकको नियुक्ती

८.३ सो प्राविधिक सहयोग लाई निरन्तरता दिन ग. नि. का. ले के गर्नु पर्ला ?

१. तालिमको व्यवस्था
 २. प्राविधिक सहयोगमा बजेटको व्यवस्था
 ३. सम्बन्धित निकायमा समन्वय

- द.४ तपाईंको सामुदायमा पशु विमा शुरु भैसकेकोछ ?
 १. छ २. छैन
- द.५ छैन भने सो विमा शुरुवात गर्न कति रकम आवश्यक पर्दछ होला ?
 १. रु ५०,००० २. रु ७५,००० ३. रु १,००,०००
- द.६ तपाईंको सामुदायमा कृषिको लागि ढिकी पम्प वा बोरीङ्ग गाढेकोछ ?
 १. छ २. छैन
- द.७ छ भने सामुदायिक संस्थाका सदस्यले ढिकी पम्प वा बोरीङ्गबाट सुविधा लिईरहेकाछन् ?
 १. छ २. छैन
- द.८ तपाईंको विचारमा ढिकी पम्प वा बोरीङ्ग सुविधा कसरी लिईरहनु भएकोछ ?
 १. व्यक्तिगत २. सामुहिक ३. संस्थागत
- द.९ सो ढिकी पम्प वा बोरीङ्ग सुविधा लाई निरन्तर संचालन गर्न मर्मत तथा संभार कोषको व्यवस्था गरेकोछ ?
 १. छ २. छैन

९. समुदाय स्तरमा देखिने खालका परिवर्तनहरु (तपाईंको विचारमा)

- ९.१ समुदायका कुन कुन क्षेत्रमा परिवर्तनहरु देखिएका छन् ?
 १. आय आर्जन क्रियाकलाप ४. स्वास्थ्य
 २. साना भौतिक पूर्वाधार क्रियाकलाप ५. अन्य
 ३. शिक्षा
- ९.२ समुदायमा कुन जातीको सदस्यहरुले यस कार्यक्रम मार्फत आफ्नो आर्थिक स्थिति/पक्षलाई सवल बनाए ?
 १. दलित ३. मुसलमान
 २. जनजाती ४. अन्य
- ९.३ समुदायमा बढी कुन जातीको सदस्यहरुले यस कार्यक्रम पश्चात घरमा आफ्नो शौचालय बनाए ?
 १. दलित ३. मुसलमान
 २. जनजाती ४. अन्य
- ९.४ समुदायमा यस कार्यक्रम मार्फत कति वटा ढिकी पम्प सिचाईको लागी जडान गरिएका छन् ?
 १. १ वटा ३. ३ वटा
 २. २ वटा ४. सो भन्दा माथि
- ९.५ समुदायमा यस कार्यक्रमका मार्फत कति वटा नल्का जडान गरिएका छन् ?

१. १ वटा
२. २ वटा
३. ३ वटा
४. सो भन्दा माथि
- ९.६ समुदायमा यस कार्यक्रम मार्फत कति वटा बोरीङ्ग सिचाईको लागी जडान गरिएका छन् ?
१. १ वटा
२. २ वटा
३. ३ वटा
४. सो भन्दा माथि
- ९.७ समुदायले यस कार्यक्रम मार्फत कति मिटरको बाटो चौडा गरेका छन् ?
१. १०० मी.
२. २०० मी.
३. ३०० मी.
४. सो भन्दा माथि
- ९.८ समुदायले यस कार्यक्रम मार्फत कति वटा कल्भर्ट/पुल निर्माणमा सहभागी भएका छन् ?
१. कुनैमा पनि सहभागी नभएको
२. १ वटा
३. २ वटा
४. ३ वटा
- ९.९ समुदायले आगामी दिनमा कस्तो खालको मौलिक भौतिक पूर्वाधार निर्माण गर्ने सोच राख्नु भएको छ ?
१. सामुहिक माछा पालन
२. दुग्ध चिस्यान केन्द्र
३. स्कूल भवन
४. अन्य

१०. सामाजिक कार्य (तपाईंको विचारमा)

- १०.१ सामाजिक कार्य अन्तर्गत सामुदायिक संस्थामा (समाज कल्याण कोष) Social Welfare Fund मा कति रकम जम्मा गर्ने गरेकोछ ? (वार्षिक)
१. रु ५
२. रु १०
३. रु १० भन्दा बढी
- १०.२ सामाजिक कार्य अन्तर्गत (समाज कल्याण कोष) Social Welfare Fund मा जम्मा गरेका रकम कुन परियोजनाका लागि सदुपयोग हुन्छ ?
१. आगलागी
२. बाढी
३. अन्य
- १०.३ सामाजिक कार्य अन्तर्गत सदस्यले समुदाय स्तरमा देखिएका समस्या विरुद्ध जनचेतना अभिवृद्धिमा लाग्ने गरेका छन् ?
१. छैन
२. छैन
- १०.४ सामान्यतया समुदायमा देखिएका कुरिती तथा सामुदायिक समस्याहरु कुन कुन छन् ?
१.
२.
३.
- १०.५ ति देखिएका समस्याहरुलाई समाधान गर्न सदस्यहरुले कस्तो खालको सहभागिता देखाएकोछ ?
१. ठीकै
२. मध्यम
३. राम्रो

१०.६ सामुदायिक संस्थाका सदस्यका कुनै परिवारले बाल विवाहलाई निरुत्साहित गरेको छ ?
१. छ २. छैन

१०.७ तपाईंको विचारमा संस्थामा श्रृण लगानी गरेको मध्ये सबभन्दा राम्रो प्रतिफल निस्केको कुन व्यवसाय छ ?
१. कृषी ४. रिक्सा
२. पशुपालन ५. अन्य (खुलाउनुहोस)
३. व्यापार व्यवसाय

१०.८ सामुदायिक संस्थामा श्रृण लगानी गरी उत्पादन गरिएका वस्तुहरुको बेच विखन कहाँ गर्ने गरिन्छ ?
१. आफ्नो टोल ३. तौलिहवा बजार
२. हाट बजार ४. तरकारी ठेकेदार

१०.९ उत्पादित वस्तुहरुको बेच विखनबाट आय आर्जन कस्को बढी नियन्त्रण हुने गर्दछ ?
१. श्रीमति २. श्रीमान ३. दुबैको बराबरी

११. सम्पर्क, समन्वय, अनुगमन तथा मूल्यांकन

११.१ सामुदायिक संस्थाले आफ्नो सम्पर्क तथा समन्वय बढाउन के कार्य गर्नु पर्ला ?
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११.२ सामुदायिक संस्थाले आफ्नो संस्थाको अनुगमन तथा मूल्यांकन गर्ने गरेको छ ?
१. छ २. छैन

११.३ सामुदायिक संस्थाका सदस्यले आफ्नो संस्थाको अनुगमन तथा मूल्यांकन कति कति महिनाको अन्तरालमा गर्ने गरिन्छ ?
१ महिना ३ महिना ६ महिना भन्दा माथि

११.४ सहयोगी निकाय तथा ग.नि.को. बाट सामुदायिक संस्थाको अनुगमन तथा मूल्यांकन कति कति महिनाको अन्तरालमा गर्ने गरेको छ ?
१ महिना ३ महिना ६ महिना भन्दा माथि

११.५ सामुदायिक संस्थाका सदस्यहरुले अन्य सदस्यहरुलाई सहकारीमा आवद्ध हुनका लागि उत्प्रेरणा दिने गरेको छ ?
१. छ २. छैन

११.६ तपाईंको समुदायमा सहकारीमा आवद्ध भएका शेयर सदस्यहरु सक्रिय छन् ?
१. छ २. छैन

११.७ सामुदायिक संस्थाका सदस्यहरुले सहकारीको व्यवस्थापन सन्तोषजनक रूपमा गर्ने गरेको छ?

१. छ २. छैन

११.८ तपाईंको समुदायमा सहकारीमा कम्प्युटरको प्रयोग गर्ने गरेको छ ?

१. छ २. छैन

११.९ तपाईंले समुदायमा सदस्यहरुले सहकारीबाट पनि श्रृण लिन गरेको छ ?

१. छ २. छैन

१२. प्रभावकारी कार्यक्रम संचालन

१२.१ सामुदायिक संस्थाको बैठक नियमित गर्न कस्को भूमिका बढी देख्नुहुन्छ ?

१. अध्यक्ष ३. कोषाध्यक्ष
२. सचिव ४. सदस्य

१२.२ सामुदायिक संस्थाको बैठक राम्रो सहभागिता बढाउन के गर्नुपर्ला ?

१. बैठकमा छलफल गर्ने विषयवस्तुको अग्रिम जानकारी
२. निर्धारित समय र स्थानको ख्याल गर्ने
३. वचत तथा श्रृण लगानीमा कम समय दिने

१२.३ सामुदायिक संस्थाको बैठकमा सदस्यले जानेको तथा तालिमबाट सिकेका कुराहरु छलफल गर्ने गरेका छन् ?

१. छ २. छैन

१२.४ समुदायमा सामुदायिक संस्थाको व्यवस्थापन कसरी गर्ने गरेको छ ?

१. बैठक गर्ने स्थल निर्माण गर्ने ३. कार्यालयको लागि भाडामा लिने
२. गाविस संग समन्वय गर्ने

१२.५ सामुदायिक संस्थाको श्रृण लगानी गर्ने निर्णय प्रक्रिया कस्तो छ ?

१. ठिकै २. मध्यम ३. राम्रो

१२.६ हालसालै मासिक वचतलाई प्रत्येक सदस्यबाट रु १०० का दरले उठाउने निर्णय कस्तो लाग्यो ?

१. नराम्रो २. ठिकै ३. राम्रो

१२.७ हालसालै बनाएको निर्णयलाई सदस्यहरुले कार्यान्वयन गर्ने गरेका छन् ?

१. छ २. छैन

१२.८ विद्यमान सामुदायिक संस्थाका सदस्यहरुको नेतृत्व क्षमताको विकास गर्न कुन कुन तालिमहरुको आवश्यकता पर्ला ?

१. नेतृत्व क्षमता विकास
२. वचन तथा श्रृण

३. लेखा व्यवस्थापन

१२.९ तपाईंको विचारमा गरीबी निवारण गर्नको लागि के-कस्ता थप कार्यक्रम संचालन गर्नुपर्ने देख्नुहुन्छ ? आफ्नो धारणा लेख्नुहोला

- १.....
- २.....
- ३.....

- ४.....
- ५.....

१३. कुनै केही सल्लाह/सुझाव भए उल्लेख गर्नुहोला

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