

**Report on  
Poverty Alleviation Fund's Program: a sample reflection from Kapilvastu district of Nepal**

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## Poverty Alleviation Fund's program: A sample reflection from Kapilvastu district of Nepal

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### Abstract

Recognizing the widespread poverty of country, Poverty Alleviation Fund (PAF) was established in 2003 as a special and targeted program to mainstream the excluded communities (poor and disadvantaged groups) bringing them to a driving seat of development alignment. The study aimed to explore and make the exposure major intervention and outcomes as well as the challenges faced by communities for their further empowerment and upliftment of socio-economic status. Kapilvastu district which was chosen for the study is deprived in multi-facet poverty dimension and was one of the PAF program districts out of 58. The program had worked with 42 community groups, among these, two community groups of 53 members were taken as a sample for the face-to-face visit. Similarly, the focus group discussion was performed with home-stay running Tharu community where the local political leaders, club members, and micro-finance chairpersons were taken as key informants. Two cases were studied, one from each group. This study result showed that PAF executed bottomup planning process with the full participation of local people involving them from planning stage for their best livelihood options. The PAF program supported them in many ways including seed money as a revolving fund, leadership development training, account management training and market management training. Community also explored the two-phases of support within a latest decade. First phase was characterized by income generation and the second one had emphasized the empowerment program. Accordingly, the community people reflected their clear view saying the program's effectiveness like a cornerstone to sprout their livelihood option building more confidences and widening the scale. Principally, the program was found very helpful to harness the poverty in all its forms through regular meeting and to enhance their social and economic assets. However, they have recommended that the skill development capacity building program together with establishment support to run the business would further thrive the outcomes and provides benefits to the real pro-poor facing all sort of poverty. Also, communities are worry about whether the continuation of the program in general and revolving fund money together with their regular saving by forming microcredit dismissal, in specific. As it has been shown by the first phase of PAF, one time support and weak supervision leads the communities dysfunctional in many cases. Thus, it seems very prominent to proceed for the sustainability of community groups. As a solution of this case, the simplest and easiest way could be linking them with local government (ward or municipal unit). It is also recommended that the government and its development partners – both national and international should draw attention towards the sustainability of program until the socio-economic status of communities get improved either in similar forms with good governance or in other ways as mentioned above in order to eradicate the all sorts of poverty from country, in general, and from Kapilvastu district, specifically.

*Key words: PAF program; Kapilvastu district; socio-economic status*

## **Introduction**

Poverty Alleviation Fund (PAF) was established in 2003 as a special and targeted program to bring the excluded communities in the mainstream of development, by involving the poor and disadvantaged groups themselves in the driving seat of development efforts (“Poverty Alleviation Fund, PAF, Nepal Governed by Poverty Alleviation Fund Act 2063,” n.d.-a)

As Nepal committed with international community through millennium development goals (MDGs) to reduce poverty by half from 42%, an autonomous organization had been established under the patronage of act and the government to conduct the poverty alleviation specific programs and projects (personal communication, Shree Ram Subedi, PAF, Nepal). For this reason, government of Nepal had declared the 10<sup>th</sup> periodic (2002-2007) as a poverty reduction strategy paper (PRSP) to consolidate the solidarity of whole national efforts for fighting against poverty. Nepal’s ultimate goal is to combat with deep rooted poverty and planned efforts through the government activities. Consequently, its development partners were started since the first periodic plan of government, one or in other ways (“National Planning Commission,” n.d.). In this way nation is working to fulfill the gap on poverty.

With the establishment of PAF, it is realized in contributing to bring the level of poverty down to 10 percent in 20 years in pursuant with the long term goal of Government of Nepal; and to reduce the poverty by half by the year 2015 as per the Millennium Development Goals (MDGs). With the recent addition of 15 districts, the total program districts of PAF have reached to 55 and has aim to reach 75 (now 77) districts through poverty pocket approach (“Poverty Alleviation Fund, PAF, Nepal Governed by Poverty Alleviation Fund Act 2063,” n.d.-b). Poverty we talk mostly about the financial and social poverty in terms of discrimination and so forth, unskilled and knowledge less situation of human is additional form of poverty which the 10<sup>th</sup> periodic plan has clearly explained (“10th\_eng.pdf,” n.d.). These three form combined together to entangle a nationality in a vicious trap.

Current fiscal plan of Nepal has set the target to reduce the absolute poverty from 21.6% to 17% within 3 years period taking the baseline of 2015 (“14th-plan-full-document.pdf,” n.d.). Post disaster needs assessment report (2015) showed that the level of poverty increased by 2% (“nepal-pdna-executive-summary.pdf,” n.d.) after the tragic earthquake of April, 2015.

PAF has been working with grass-root level to uproot the vicious circle of poverty from the country in all its form since its establishment (“PAF Annual Report 2016\_English\_20170926125458.pdf,” n.d.). In a decade long program, PAF has realized that this is actually a good time to see the reflection of program. For this reason, PAF announced a project as writing and reporting fellowship in order to study its performance through the independent parties exploring and making exposure of outcomes and challenges faced during the program. Thus, this article is one of the outputs of above mentioned project aiming to explore and make the exposure of major outcomes while working with PAF as well as the challenges faced by communities for their further empowerment and upliftment of socio-economic status in Kapilvastu district, western lowland of Nepal.

## **Materials and Methods**

## Study Area

Kapilvastu district is one of the low land districts of [Province No. 5, Nepal](#) covering an area of 1,738 square kilometres (671 sq mi) (“Kapilvastu District,” 2018). The population of district was 481,976 in 2001, which had been increased to 571,936 (Male population 285,599 and Female population 286,337 and the number of total household 91,321) in 2011 (“Central Bureau of Statistics,” n.d.). The 2011 census found that 90% of people in the district were Awadhi speakers followed by Tharu (5%) and (5%) were native Nepali speakers. The number of immigrants from the neighboring hilly region is found increasing every year. The major caste of the district is Muslim (“Central Bureau of Statistics,” 2018). The major inhabitants being Awadhi are very rich in their culture, and their cuisine is well famous. Muslims celebrate Eid (Eid-ul-fitre) and Bakrid (Eid-ul-Adha) where as Tharu people living in the western part of the district have their own distinct culture and the well famous festival is Maghi (“Kapilvastu District,” 2018).

Most of the population in this district is dependent on agriculture including livestock. Paddy rice is the major crop of district. A number of youths rely on foreign employment while sugarcane is an important cash crop. According to the agriculture statistics, major agriculture and cash crops production were paddy (>150,000 metric tons per year), wheat (25000-35000 t/year), sugarcane (>175000 t/year), oil seed (1000-5000 t/year) (“Agriculture & Forest | Central Bureau of Statistics,” n.d.).

The district is divided into 10 local political units among which 6 are municipality and 4 are rural municipality (“50 Kapilbastu\_VDCLLevelReport.pdf,” n.d.). The district is quite diverse in culture, climate, biodiversity, environment and geographical settings. Also, it consists of the internationally important sites such as Jagadispur reservoir ( Ramsar site), Tilaurakot archeological site etc. (District Forest Office, 2017).

## Selected communities for study

Two communities which were being working with poverty alleviation fund program through its partner local organizations were selected for the study purpose. These communities were; 1. Jagadispur Hate KadaiSamuha (Jagadispur hand-art group), and 2. Jagadispur Dhakiya Utpadan Sanstha (Jagadispur handicraft production group). They both belongs to Kapilvastu Municipality ward number – 9, Jagadispur, Kapilvastu district, Nepal.

## Data collection

### Primary sources

Primary data were collected through the use of various techniques. Such techniques were questionnaire survey (sample questionnaires are in annex), key informant survey (villager's leaders, local elected personnel's), direct observation and focus group discussion (cultural similar group, production homogenous groups). Key informants were the dignitaries that they look after the program in a broader sense taken for triangulation and additional data collection.

### Questionnaire survey

All about 53 household were surveyed through structured questionnaires. Group discussions among the

members were performed at a place at the time of saving collection (micro-credit function).

### Focus group discussion (FGD)

Focus group discussion was performed with home-stay conducting community who were also the member of the PAF group.

### Key informant survey

Key informants were the local leaders, club members, and chairpersons of the community group. All about 5 key informants were surveyed and discussed.

### Secondary sources

Secondary source of information involved desk review, review of the profile of the district, meeting minutes of the communities (PAF groups), and web based search, unpublished documents, personal communication.

### Data Analysis

All the data so collected were two types: quantitative and qualitative. Quantitative data were analyzed and presented in figure whereas qualitative data were explained in comprehensive forms, cases, discussion and comparisons.

### Limitations of the study

This study has following limitations and constraints.

- Sample respondent may not represents the overall view of the PAF members in Kapilvastu (sample size 53, total members in the district – 900).
- A financial and temporal constraint i.e. the time limit was for 3 months and the budget was allocated accordingly.
- The term of local partner organizations has not extended yet so very limited support from them received during field visit.

### Results and Discussions

#### Characteristics of PAF group under study

The basic characteristics of the groups in relation to the PAF program are highlighted here with:

Table 1: The basic characteristics of PAF groups

S. N.	Characteristics	JagadispurHatteKadaiSamuha	JagadispurDhakiyaUtpadanSamuha	Remarks

1	Partner organization with PAF	Local Development Fund (LDF)	Local Development Fund (LDF)	
2	Community group	Different caste groups	Tharu communities	
3	Group composition	Mixed	Homogenous	
4	Gender	Women	Women	
5	Number of member	28	25	
6	Relevant training received	No	Yes	
7	Revolving fund	NRs. 500000	NRs. 500000	
8	Other training received	Account management, leadership development, market management	Account management, leadership development, market management	For all members of the groups
9	Literacy level	All literate	All literate	
10	Microcredit	Yes	Yes	

Source: field survey 2018

### PAF program in Kapilvastu

Local communities reflected the two different phases of poverty alleviation fund's programs. The first one was initiated in 2008 and the second one was in 2016.

#### First phase

First phase of poverty alleviation program in Kapilvastu was started in 2064 B.S. It was characterized by Income Generation Activities (IGA). At that time some of the member could remember that various trainings were given to the group. Then, a scheme of revolving fund was supported. Now a day, some of these group members are hardly found in the locality. No further information was retrieved during the field visit.

#### Second phase

Local people explained that the second phase of PAF program was started in 2073. It was mainly focused on the empowerment through training and skill enhancement. For this purpose the PAF program is providing a numbers of training programs for the whole members of group. The provision of revolving fund as a complement of the skill development training was the support as planned and budgeted by the group. Some of the PAF groups have already received entrepreneur development training and some are still waiting for such capacity building program. Some examples of this case are as *Jagadisipurdhakiyaproductiiongroup* received the training whereas *Jagadispurhatekadaigroup* not received such training yet. Both group received similar types of two training. These were leadership development training and account management training in addition to entrepreneur development

training.

Group discussion analysis found the answer for what these groups were doing as their daily work for income generation in relation to PAF support, is quite different from each group. The *dhakiya* production group uses their leisure time to collect the raw materials such as *kans* from river bank and prepare the *dhakiya*. For colorful *dhakiya* preparation, they color the raw material as per the need buying the color from market. And they net *dhakiya* and keep in their house. If somebody wants to buy it, they sell. Neither do they have *dhakiya* collection centre to sell in the market in bulk amount nor have they contacted with middle man (broker) to buy from them to sell in the market. They are selling their *dhakiya* only from personal contact and individual basis. What they have realized is that if they would have a *dhakiya* collection centre, they would sprout their income generation activities to sell in the market and value addition.

In the case of *hatekadaiproductiongroup*, they used to go to the market and buy the raw material such as cloths for decoration (*butic*) together with decorative substance. Their case was same as of *dhakiya* production group in regards to marketing and market linkage. All the members in PAF groups were found literate and have been involving in the micro-credit activities through savings regularly since its establishment. They have managed a community house namely “Niglihawa Swabalamban Bikas Kendra” for collecting such savings of two groups.

It is found from the study that both groups have expectation of further support which would help to institutionalize the market linkage and collection center in order to upscale the production. Furthermore, the expectation of members is that the second lot of revolving fund will be received soon, whether or not the local partner organization premises to them for. All most all members of both groups had received the support from PAF program and they are using acquired skill and knowledge being applied in everyday business. It is clearly seen that the members are taking this business as a side/leisure business adding income in their household.

## **SWOT analysis of the program**

### **Strengths of PAF program in Kapilvastu**

The strengths of poverty alleviation fund’s program in Kapilvastu are highlighted here.

- All member of the groups were aware about the PAF program, revolving fund, received trainings.
- They explained that their communication skill is drastically increased after joining the group and receiving the support from PAF especially through trainings.
- Almost all respondents expressed the very positive aspect of revolving fund that has been provided by the program. Specifically, members have increased their income through their usual business and become able to spend in educating their children including health sector.
- Some of the member from PAF group occupied a good position in other committee such as school management committee, forest management committee, Lake Conservation committee, cooperative management groups, home-stay conduction committee, adult-literacy management committee, aquaculture group, chicken farming group.
- Increased confidence in relation to access and receiving other facilities from government and

non-governmental organization.

- Monthly saving has been increased along with improved coordination and collaboration in the communities.
- Social discrimination drastically reduced and become zero in social events after the program.
- Some of the member shifted the cooking materials from low grade to the higher standard.
- Other members change their house roofing system from hay to CGI sheet that has also signified the increasing living standard.

### **Areas of improvement for PAF program in Kapilvastu**

The weaknesses of poverty alleviation fund's program in Kapilvastu are highlighted as follows.

- None of the members responded that their household income significantly increase due to the program.
- Interrupting support from the program (social mobilizer) sometimes distract the groups.
- Homogenous group (only women) hardly receive helps from men that they need to reform the group composition in more gender friendly way.

### **Challenges faced by PAF Program in Kapilvastu**

The challenges of poverty alleviation fund's program in Kapilvastu are highlighted here.

- Respondents agreed that the problem facing by the PAF program is that the local partner organizations were deep rooted with nepotism.
- Training together with material – initial establishment support may thrive the business.
- Fraud in local NGO and poor monitoring from central level was highlighted by the group. It could be possible to overcome the problem through regular monitoring of program.
- Sustainability of the PAF group is still questionable. The way would be to make linkage with local government unit.

### **Opportunities of PAF Program in Kapilvastu**

The opportunities of poverty alleviation fund's program in Kapilvastu are highlighted here.

- Linking PAF program with Ramsar site – the Jagadispur Lake would be very beneficial for improving livelihood of the locals including pro-poor and marginalized communities.
- Publicity of the facilities found in the area is crucial since the media coverage is increasing day by day.
- Collection center for available production and broker/middle man encouragement would be beneficial for up scaling the business and skills.
- Collective efforts and integrated manner in accomplishing the program through the local government unit may ensure the sustainability and ownership feelings to both the community and government.

### **Focus group discussion (FGD) with Home-stay conduction members**

I had visited with Sarita Tharu, secretary of home-stay conduction group in Jagadispur Tharu

community, among other 5 more members. They were also the member of PAF group either in *dhakiya* production or of *hatekadai*. They explained about the facilities that they could able to provide to the guests who visit and stay in their homes. All together 13 household are being involved in homestay group, in which almost more than 50 people could be accommodated at a time. In an adjustable level, they are confident that they could manage to accommodate about 100 people at a time. Their facilities are Tharu cuisine, Tharu cultural show, attached bathrooms, separate home-stay rooms, green trail and community, kind hospitality, sightseeing in the Jagadispur lake (on foot ), and local souvenir – locally handmade *dhakiya*. Also, they are happy to serve locally made beverage and drinks, local chicken meat, local and delicious fish items, ducks and dhogi (snails) items. They have also reported that the typical Tharu-taste-food – *chichar-pakauda*, could be served upon the request of the guests if they were informed in quite advance, say 2 hours. Other thing that they are managing is standardizing the food menu among all household.

PAF program has supported in enhancing the capacity and marketing skills of *dhakiya* so that the community are being able to produce more decorative and smart *dhakiya* in recent days. Because of this reason, households are able to sell the *dhakiya* as a souvenir to the guest visited their area in comparatively higher price and in higher frequency. As a result, the household income is gradually increasing, in one hand, and the youngsters are also being involved in preparing *dhakiya* and cultural program which is contributing to preserve their peculiar Tharu custom, on the other hand.

In line with the aforementioned facilities and amenities, home-stay conducting group are facing a number of challenges from day to day. These challenges are: 1. they expect to have separate but common cultural program venue; 2. registration of group is not done yet; 3. very few people visited and knew about the home-stay i.e. less publicity; 4. involving only women in the group sometimes arise problem; and 5. some of their members have not been able to construct separate hut/room for the guests because of financial crisis. Thus, the group has demand of support which may be through government or other helping hand to overcome these matters for their betterment in short run and to make prosperous Tharu community in long run.

## Case studies

### Case study - I

#### **“Social discrimination is eliminated through PAF program”**

*Uma Pariyar  
Secretary  
Jagadispur hate kadai group*

My name is Uma Pariyar. I live in Kapilvastu municipality ward no 11, Jagadispur, Kapilvastu. I don't have my own land nor of my husband has or any other family members have. We are living in the public land provided by the local communities building a hut for living. My traditional profession is sewing.

I had joined the group in 2073 B.S. which was supported by the Poverty Alleviation Fund through Local Development Fund (LDF). We had formed a group of women and named, “ Jagadispur Hate Kadai”, in which we planned to add the decoration in the clothes mainly used in bed sheets and table sheets. We used to buy the clothes from external market and add the needed decoration on it. The products we used to sell in the market or to the guests who come to us by adding our investment and marginal benefit.

PAF program supported us in number of ways. Initially, the program supported us to form a group. The local resource person or we use to say social mobilizer, Anu Chaudhary, came to us to support in this regards. And then she facilitated us to formulate a plan specially to support through the revolving fund. We seated together in a group and prepared a common plan as such Hate Kadai. Finally, we submitted a group plan to the local partner organization of PAF. Then after, the PAF program has supported us providing three trainings. These training were leadership development training, account management training, and market management training. During the 7 days training period, we had received NRs. 100 allowance per day as travel expense. We all member within the group (26 members – originally 28 – two left the group) received those training together. Again, the organization had a promise to conduct the skill development training for”*Hatekadai – butic* preparation (decoration)”, but not received yet.

In addition to training, we also received a revolving fund support having the total amount of NRs. 5,00,000.00 (Five lakh for our group). Now we are using this fund as previous plan submitted to the organization. We also save the regular monthly amount of NRs. 100 from all members as micro-credit. Also, we charged the revolving fund amount with the annual rate of 12 % and ruled to pay the interest twice a year. From all of these sources, we have almost NRs. 550000.00 though it is just running. The second installment of the revolving fund has not been received yet and we hope to receive by Ashad, 2075 (at the end of current fiscal year).

From this revolving fund, I myself had lent NRs. 50,000.00 (Fifty thousand rupees) and other all members of our group have also received some proportion from that amount. From this savings, I think

that I could be able to expand my existing profession (sewing) in addition to the *HateKadai*. Also, this money is helping me to educate my children and maintain their health. By this support, I am feeling more secured in getting education opportunities, maintaining health status and conducting other social as well as daily expenses of my family.

As I involved in the group and the training program organized in support of PAF, I have developed my leadership and social status too. Now I work as a social mobilizer for another group of similar goals in Tilaurokot area of Kapilvastu district. This would be possible only through this PAF program. Personally, I am involving in a school management committee and forest user committee too. These all positions made me possible by the PAF program directly or indirectly.

Moreover, as I belong to the so called lower caste (un-touch community), no people residing around our communities behave in such a way that I am an un-touch women. I mean to say that this program also play a crucial role in harnessing social discrimination i.e. reduced the social poverty too. Moreover, I build my leadership capacity and all most all members of our group that we could able to share our experience to you as a stranger which was completely absent before the program. Moreover we are able to run our micro-credit operation in smooth and disciplined manner and advocating against social crime. We realized that the household crime against women is drastically reduced; perhaps, I believe that it is reduced to zero after joining the PAF group through the regular meeting within and beyond the group. At least in every month, we use to gather and share our happiness and sorrows happened within a month which also refreshes us. In one hand, we share our internal feelings and break the knots within our members; on the other hand, we look for a way out through cumulative effort if any things went or going wrong.

In my conclusion, PAF program supported us in multi-facet dimension. Financially, though it seemed relatively less in amount, it become a backbone for our daily expenses and thrive our business providing more security and enlarging scale. Socially, it has significantly helped in reducing discrimination that was enrooted since the time immoral and helped in transferring our superstitious believe to an acceptable transformation. Finally, the program directly or indirectly supported to develop our human skills and knowledge that we feel we are self-confident transforming our shyness and enhancing our communication skill.

If you asked me what should be done by the government and development partners to us for our community's betterment in all respect including poverty reduction, I would say a number of things to do so. First thing would be forming a group including men, since men are also a supportive and cooperative member of our society. What I believe that they could be able to support in many aspect of women development such as planning beyond the box, sharing the external information – they know outside more than we do. Second thing I am quit reluctant that the non-governmental support letting this group in the middle of sea without settling to the seashore. It means that the sustainability of our group is questionable. We are gathering together here today as a name of PAF group, after this, what would be our identity or way or patronage? This should be thought by the local partner organization as soon as PAF program. Follow-up support is never seen and we will hardly see the social mobilizers

after group formation.

Thank you.

## Case study- II

### **“A key outcomes of the PAF program is empowerment of the women”**

*BirmatiTharu*

*Chairman*

*Jagadispurdhakiya production group*

My name is BirmatiTharu. I live in Kapilvastu municipality ward no 11, Jagadispur area of Kapilvastu district. I am the chairperson of Jagadispurdhakiya production group. Our group consists of 25 members, all from Tharu community.

In 2073 B.S.I had joined this group which was established in the support of Poverty Alleviation Fund through Local Development Fund (LDF). Since then I am holding the position of chairperson for this group. First of all, we had formed a group of Tharuwomen and named, “Jagadispurdhakiya production group”. Then after we had started preparing *dhakiya* from simple to decorative using the raw materials such *kans*, *muja*, *babiyo* etc. from the bank of river. For all of these activities to prepare *dhakiya*, only women are involving.

Poverty Alleviation Fund (PAF) supported us in number of ways. Initially, the program supported us to form a group. The local resource person or social mobilizer, Anu Chaudhary, came to us to support in this regards. And then she facilitated us to formulate a plan that the program had expected to support through revolving fund scheme. We seated together in a group and prepared a common plan for our group. Primarily, we planned to enhance and upscale our work as we have been preparing *dhakiya* and selling *Dhakiya to the guests* and sometimes to the local market. We submitted a group plan through social mobilizer to the local partner organization of PAF. Consequently, we had been provided by trainings support. These training were leadership development training, account management training and market management training. Leadership development training was last for 7 days followed by 2 days market management training. Account management training was for 3 days for all members. During the 7 days training, we had given NRs. 100 allowance per day as a travel expanse. We all member within the group (25 members) received those trainings together.

In addition to training, we received a revolving fund support having the total amount of NRs. 5, 00,000.00 (Five lakh for our group). This fund is being used as per the previous plan submitted to the organization. We also use to save the monthly amount of NRs. 100 from all members as micro-credit. Also, we charged the revolving fund amount with the annual rate of 12 % and ruled to pay the interest twice a year. Moreover, we are able to calculate the interest amount ourselves. From all of these sources, we have almost NRs. 600000.00 though it is just running. The second installment of the revolving fund has not been received yet and we hope to get it by Ashad, 2075 (at the end of current fiscal year).

From this revolving fund, we all member equally divided the total amount NRs. 500,000.00 (Fifty thousand rupees) for 25 members. No member is repeated from single household. From this amount of money, I could able expand my traditional profession (*dhakiya*) in larger scale. Personally, this amount helped me to invest for my children's education and health support. My children are admitted in boarding school for which this amount is working as back force if I could not be able to earn from other sources. By this support, I felt more secure in education, health and other social and daily expanses of my family.

Before the PAF training support, our group members were ever shy from outsiders and never seat by. No member spoke fluent Nepali language but now we are more confident to communicate to the outsiders without any hesitation in Nepali and our Tharu language. I am not involving in home-stay tourism promotion program but some of our group members are doing so. It would be possible by the enhancement their capacity through a series of capacity building program in which we are being participated including PAF program.

In addition to these aspects of green signal of the PAF program, we are also getting support from the local communities which are not belongs to this group. This is probably because we are able to put our voice in aggregate and get empowered. Furthermore, I have built my leadership capacity and all most all members of our group have. We could be able to run our micro-credit operation in smooth and disciplined manner. We also advocate against social crime and maintain harmony. We realized that the household crime against women is drastically reduced; perhaps, I believe that it is reduced to zero after joining the PAF group. It is because women are getting independent in financial as well as in access of information. At least in every month, we gather together and share our happiness and sorrows at the time of regular saving collection.

In gist, PAF program supported in multi-facet dimension. Financially, it is becoming a backbone for our daily expanses and thrive our business in more secure ways and in larger scale. Socially, it is significantly helping in reducing the discrimination that was enrooted since the time immoral and helped to transfer our superstitious believe to an acceptable transformation. Finally, the program directly or indirectly supported to develop our human skills and knowledge that we felt we are self-confident and transferring our shyness and enhancing our sharing skills.

My expectation and most of the members in our group expect that additional empowerment program could help us to fight against poverty. In addition, provided with irrigation facilities, mechanization of agriculture land, disease resistant varieties of seed could help to sprout multiple way for the local business and economic activities to sustain community and increases standard of living. We think that it will make poverty less community and quality of life soon. To achieve this ambition, we all – government, non-governmental organization and local community should join hand together and work together for our common goal.

Thank you.

## **Conclusions**

This study concluded the following points.

- Communities are well aware about the poverty alleviation fund's program.
- Targeted communities received two phased program support: in first phase, the income generating activities were focused; and in second phase emphasis has been given to the empowerment activities.
- First phase of the program was started in 2064 B.S. and continued till the date but not running in a satisfactory level because of various reasons.
- Second phase of the program was started in 2073 B.S. and has been running.
- Both phases of programs seemed to advance the single product for a community in a bulk basis. On the other aspect, on village/community, one product could be the main motto of the programs.
- Many positive outcomes can be readily experienced while sitting with communities. The outcomes that the communities have experienced are, revolving fund support; empowerment of activities through training; feeling of more security in health, education and other daily necessary expanses of their household; increasing financial availability and systematize in income generation activities; reduced social discrimination; social gathering and micro-credit; confidence in communication within group and among others.
- Member of the groups express their reluctance in many ways. These pitfalls were poor support of the social mobilization; less diversify income generation activities; zero monitoring from local partner organization and from centre; follow-up support, among others.
- Institutionalize of the home-stay program hopping to accomplish with project help.
- The expectation of the group is: further empowerment program focus to the women group; diverse group composition including men; continuation of their group with lineage and program; hardware and software support should be supplementary (training supplement by the initial mechanical/hardware support. Also, they realized the support in permanent irrigation facilities; commercialization of the agriculture – since Tharu community has plenty of land but poor irrigation and mechanization facilities; provide with disease resistant varieties of seeds and species for agriculture and livestock.
- Continuation of PAF program one or in other ways is very crucial to combat poverty by 2030 as Sustainable Development Goals envisioned to eradicate it from the world and hopeful to have a prosperous world community. Thus, the NO POVERTY is the most important goal prioritized in first place, which is supposed to fulfill by other remaining 16 goals in a collective and aggregative, complementary manner("Sustainable Development Goals," 2018)
- Resolution of the poverty could not be possible in isolation rather it is the outcome of multi-dimensional and multi-sectoral collective efforts.

## **Recommendations**

The following recommendation is made by the researcher himself after duly involving in the study and solely personal realization. These are;

- It is deemed necessary to make a link with government organization or similar government body after the termination of project.
- Regular monitoring, post formation support should be established and strengthened for the effective program implementation.
- Registration and marketing of the product that the communities are producing waiting for marketization and looking forward to have a collection center.
- Home-stay would be a great success for livelihood support to the local community but still waiting for publicity, infrastructure support, systematization and authentication for attracting attention from all.
- JagadispurLake (a Ramsar site) could be an iconic symbol for improving livelihood of the people residing around of it. It attract tourist, stay in home-stay, buy souvenir made by PAF group, consume local product and maintain local culture too. I think, the future programs most link with the JagadispurLake for holistic development of the area and the communities in vicinity.
- Cumulative, integrated and holistic approaches should be followed to fight against the foremost and very crucial trap of poverty. This would be only possible when all the remaining sustainable goals are fulfilled.

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### **Disclaimers**

This report has no conflict of interest and it is the property of Poverty Alleviation Fund, Nepal. The view expressed in this report is solely based on the field observation, expression of the local communities and no exaggeration has been made but xeroxed in a sequential ways and in a readable style. Also, suggestion and recommendation made by the authors is of personal view that these view need not to represent the expression of the hosting organizations.

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## **Annex**

### **Annex I: Sample questionnaires**

- Explaining the intend of the study
- Basic information of the respondent
- How do you know the poverty alleviation program
- What are the support did you get from the PAF
- How about the revolving fund operating
- What are the outcomes of the program that you are experienced with?
- What further support do you realized to be supported for your betterment of you livelihood?
- Any things to say about ...?

### **Annex II: list of PAF groups' members / respondents**

- BinduPaudel– Jagadispur Hate KadaiSanstha, Jagadispur
- SitaKhanal– Jagadispur Hate KadaiSanstha, Jagadispur
- BimalaPokhrel– Jagadispur Hate KadaiSanstha, Jagadispur
- Dipa Chaudhary– Jagadispur Hate KadaiSanstha, Jagadispur
- Maya Pokhrel– Jagadispur Hate KadaiSanstha, Jagadispur
- LaxmiKumariTharu– Jagadispur Hate KadaiSanstha, Jagadispur
- Srijana B.K. – Jagadispur Hate KadaiSanstha, Jagadispur
- Uma Pariyar– Jagadispur Hate KadaiSanstha, Jagadispur
- Usha G.C. – Jagadispur Hate KadaiSanstha, Jagadispur
- IshworiUpadhya– Jagadispur Hate KadaiSanstha, Jagadispur
- GayatriDarji– Jagadispur Hate KadaiSanstha, Jagadispur
- JunaCharikar– Jagadispur Hate KadaiSanstha, Jagadispur
- Nimkala Sharma– Jagadispur Hate KadaiSanstha, Jagadispur
- JamunaPariyar– Jagadispur Hate KadaiSanstha, Jagadispur
- SaradaPokhrel– Jagadispur Hate KadaiSanstha, Jagadispur
- Anita Chaudhary– Jagadispur Hate KadaiSanstha, Jagadispur
- SunitaTharu– Jagadispur Hate KadaiSanstha, Jagadispur
- Puspapokhrel– Jagadispur Hate KadaiSanstha, Jagadispur
- Sumitra Chaudhary– Jagadispur Hate KadaiSanstha, Jagadispur
- LalitaWagle– Jagadispur Hate KadaiSanstha, Jagadispur
- MadhuTharu– Jagadispur Hate KadaiSanstha, Jagadispur
- Kamala Tharu– Jagadispur Hate KadaiSanstha, Jagadispur
- RamkumariTharu– Jagadispur Hate KadaiSanstha, Jagadispur
- Radhika Sapkota– Jagadispur Hate KadaiSanstha, Jagadispur
- BhumaNeupane– Jagadispur Hate KadaiSanstha, Jagadispur

- ChetkumariTharu - Jagadispur Hate KadaiSanstha, Jagadispur
- ParmatiTharu - Jagadispur Hate KadaiSanstha, Jagadispur
- Chanda Bhandari – Jagadispur Hate KadaiSanstha, Jagadispur
- BirmatiTharu – JagadispurDhakiyaUtpadanSanstha, Jagadispur
- PabitraTharu– JagadispurDhakiyaUtpadanSanstha, Jagadispur
- RammatiTharu– JagadispurDhakiyaUtpadanSanstha, Jagadispur
- ChainkumariTharu– JagadispurDhakiyaUtpadanSanstha, Jagadispur
- ParbatiTharu– JagadispurDhakiyaUtpadanSanstha, Jagadispur
- KismatiTharu– JagadispurDhakiyaUtpadanSanstha, Jagadispur
- RajkumariTharu– JagadispurDhakiyaUtpadanSanstha, Jagadispur
- SaritaTharu– JagadispurDhakiyaUtpadanSanstha, Jagadispur
- LaxmiTharu– JagadispurDhakiyaUtpadanSanstha, Jagadispur
- MadhuTharu– JagadispurDhakiyaUtpadanSanstha, Jagadispur
- Kamala Tharu– JagadispurDhakiyaUtpadanSanstha, Jagadispur
- Manti Tharu– JagadispurDhakiyaUtpadanSanstha, Jagadispur
- PiraTharu– JagadispurDhakiyaUtpadanSanstha, Jagadispur
- SaritaTharu– JagadispurDhakiyaUtpadanSanstha, Jagadispur
- SarswatiTharu– JagadispurDhakiyaUtpadanSanstha, Jagadispur
- ParamatiTharu– JagadispurDhakiyaUtpadanSanstha, Jagadispur
- SitaTharu– JagadispurDhakiyaUtpadanSanstha, Jagadispur
- RajkumariTharu– JagadispurDhakiyaUtpadanSanstha, Jagadispur
- SunitaTharu– JagadispurDhakiyaUtpadanSanstha, Jagadispur
- Shanti Tharu– JagadispurDhakiyaUtpadanSanstha, Jagadispur
- LaliKewath– JagadispurDhakiyaUtpadanSanstha, Jagadispur
- PhulmatiTharu– JagadispurDhakiyaUtpadanSanstha, Jagadispur
- Nirmala Tharu– JagadispurDhakiyaUtpadanSanstha, Jagadispur
- SushilaTharu– JagadispurDhakiyaUtpadanSanstha, Jagadispur
- Gita Tharu– JagadispurDhakiyaUtpadanSanstha, Jagadispur

### **Annex III: Key informant personalities**

- OmbahadurThapa Magar – Chairperson – Friends Union Club, Jagadispur
- Shiva Kumar Wagle – Chairperson (elected) – Ward no. 9, Kapilvastu municipality
- Thakur Prasad Pandey – Secretary – Friends Union Club, Jagadispur
- Anser Ali – medical personnel – Jagadispur colony – Jagadispur
- Gaya Prasad Tharu – Chairperson – Jagadispur home-stay group, Jagadispur
- Mohan Lal Sharma - Chairperson (elected) – Ward no. 10, Kapilvastu municipality

Thank you and Namaste

