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RESEARCH ARTICLE

A CASE STUDY ON ASSESSING THE IMPACT OF POVERTY ALLEVIATION FUND ON INCOME GENERATION AMONG RURAL PEOPLE OF SUNARPANI RAMECHHAP, NEPAL

¹Kamal Bahadur Thing, ²Ramanand Pandit and ^{3,*}Ashok Pandey

¹Sai Nath University, Jharkhand, India

²Unique Star Education Foundation (USEF), Dillibazar, Kathmandu, Nepal

³Public Health Research Society Nepal (PHRSN), Chabahil 07, Kathmandu, Nepal

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ABSTRACT

The countries with special needs in the region continue to face daunting structural impediments to reducing poverty and achieving inclusive and sustainable development. These impediments have prevented them from harnessing their development potential and have kept them on the periphery of dynamic regional and global economic growth. People of Sunarpani VDC used maximum local resources such as human resource, physical resource and improved skills in programming. Greater priority was given to tackling social exclusion through supportive social protection measures and other efforts that complement the overall development of Sunarpani VDC. The local and improved technologies are vital for the community development. In order sustainable development, local resource identification and mobilization tasks play major roles.

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INTRODUCTION

Sunarpani is a Village Development Committee (VDC) in Ramechhap District in the Janakpur Zone of north-eastern Nepal. At the time of the 2011 Nepal census, it had a population of 2,440 people residing in 471 individual households (Central Bureau of Statistics, 2012). It lies in the Ramechhap district, which is one of the seventy-seven districts of Nepal. It has the overall composite index is 56 ranks out of 75 districts (Thing, Pandit, and Pandey, 2018). It shows there is no sufficient telecommunications services, road facility and a hospital service. In the ancient time Sunar caste was lived so, after that time it was defined as Sunarpani name. This area is geographically very inaccessible, there are no bridges, but telephone, electricity facilities are just introducing. In this VDC, only sub-health post, post office, and schools (Whitelaw, Barron, Buultjens, Cairncross, and Davidson, 2009). With the motto of income generation activities and utilization of the local resources, Poverty Alleviation Fund (PAF) program was introduced in 2005 AD (Panthy et al., 2016; Thing et al., 2018). It covers the different developmental activities like the extension of electricity, road, income generation activities,

self-independent, cultural change and irrigation facilities (Khadka, Pandey, Raj Kumar, Pandit, and Bhatt, 2018; Khadka, Pokhrel, Pandit, and Pandey, 2017). The climatic condition, geographical variation, the setting of people determines the exact activities to be done. For fulfilling the desire, demand driven and informed choices are the major things (Peterson et al., 2014). PAF introduces the program for developing the capacity of community people on organic and commercial vegetable farming, fruit farming (citrus and deciduous trees), goat raising, buffalo raising, beekeeping, pig raising, poultry, sewing and cutting, a small cottage industry, repairing and maintenance of electricity shop, retail shop, retail business and so on (Adhikari, 2013; Chandan, Chatterjee, and Gautam, 2008).

Case Presentation: PAF started its program after the fiscal year 2005 AD in Ramechhap districts aiming to enable poor women, marginalized and disadvantaged peoples (Dalit, Janajati, and vulnerable groups) to gain access to resources for their productive self-employment, to encourage them to undertake income generating activities for poverty alleviation and improved quality of life. The support of various organizations, PAF became popular in Sunarpani VDC (Thing et al., 2018). It launched the various community development activities in this area such as income generating activities, social mobilization, capacity building, and infrastructure

*Corresponding author: Ashok Pandey

Public Health Research Society Nepal (PHRSN), Chabahil 07, Kathmandu, Nepal.

development for the reduction the mass poverty. In a short period, various programs have launched and get extreme support from the local people. In this Sunarpani VDC, it had changed the traditional style of development and made people self-dependent. The community people apply improved technical information to get more production from farming system. A huge amount of money is mobilizing within their community organization. For the sustainable manner, it has to be developed as Institution and authorize from Nepal government. So, there are aware about the concept of cooperative. Now there are forms of cooperative groups. It is going to be registered in district cooperative. This cooperative will be done the transaction of saving and credit which is one of the main functions of cooperative and basically it is used in producing schemes. Now all the process for the management of revolving using has been developed and it is being used as sustainable way.

Findings: People of Sunarpani VDC used maximum local resources such as human resource, physical resource and improved skills in programming. So, they have improved vegetables, good sanitation, improved livestock farming, and small cottage industry etc. Targeted group were aware to enroll their children in school by education and schools for disadvantage disable and marginalized group. They have access of school for their children. Community organization has their revolving fund and use in their own purposes with reasonable rate of interest. Community people practiced by the members of community organization and social integration have been set up. If there is something wrong, they decide the significant decision in the community. They are engaged in a group. During the meeting, they share their common interest and follow social norms and values. Generally, law and order are ruled by the state and public follow it's all a process. Society has made different caste, ethnicity, religion and culture, however, they respect to all and conserve their culture. When the people are outside the boundary of norms and values, they punish to respect live persons as legally. For the lack of budget to do development activities, community has contributed their cash and kinds. Target people were participating in the meeting.

Advancement of agriculture: Target group has changed their level of thinking in case of using improved seeds, commercial vegetables farming use of improved technology, livestock raising and traditional beliefs have been changed now. Mainly, social stratification plays the separation of people such as rich and poor, higher and lower caste and most of our target group was exploited before PAF enters into the VDC. Now this misleading behavior has been changed and they have a common goal and interest in the community development. Due to the increasing of the economic status of community members, the environment of personal hygiene and respect to each other has been increased. As the same way members of community organization actively participated in the meeting. For community mobilization, facilitation is necessary. Within the respondents, some of them are engaged in their agriculture occupation, such as vegetable farming, fruit farming, milk collection and selling, poultry farming, retail shop and others. These occupations support to them for the maintaining their livelihood now. Most of the sources of Income are seasonal in community members. Because of the facilities of irrigation, seasonal vegetable farming is more profitable to them and there is high demand of consumers in the local market. The respondents have regular income sources from the vegetable

farming, livestock raising, tailoring, retail shop, milk selling, etc.

Financing: A huge amount of money is mobilizing within their community organization. For the sustainable manner, it has to be developed as Institution and authorize from Nepal government. So, there are aware about the concept of cooperative. Now there are forms of cooperative groups. It is going to be registered in district cooperative. This cooperative will be done the transaction of saving and credit which is one of the main functions of cooperative and basically it is used in producing schemes. Now all the process for the management of revolving using has been developed and it is being used as sustainable way. According to their demand and participatory decision, all the members are responsible to manage their revolving funds and there are 1% to 3% interest per month of Nepali currency (Rs) 100.00 amount. They have rules and regulations for loan mobilization. Target people are compulsorily affiliated in group and they have a plan for how to prioritize, implementation, monitoring and evaluation of their sub project activities. They have sufficient revolving funds which had provided by PAF as a grant. They take loans from their community organizations in very low rate of interest. It is a fact that loan taking from landlord, rich person and micro finance sector has been cut off. Due to use of revolving fund with income generation activities such as livestock, vegetable farming, retail shop, business, repair and maintenance, tailoring, dairy, micro-enterprise etc., the economic status of them has been changed now. Particularly Social justice, unity, benefits sharing, participation, transparency, empowerment, right base approach planning and maximum resource mobilization has been increased. It's clear that PAF is better than other development agencies. Because it provides grants to the community organization and community organization has been reused that funds again in proper their individual scheme.

Water and Sanitation: The main identity of PAF programme is direct funding to community, support target people, transparent and so no. For the vegetable farming and increasing production of crops and fruits, water is very necessary. Now each and every member those who are professionally engaged in farming, they have an irrigation facilities. The safe and pure water has used by members of community. Single as well as federated community organization has been managed drinking water system and they have a rules and regulation to manage sources, collection of repair and maintenance fund and regular meeting of water user community at the village level. Using fresh water, they are healthy and seem like clean, neat and fresh also. Sanitation and personal hygiene are improved in the community. So, there is no any dirty in walking route and around the home yards. Toilet construction with households is about 90% because of awareness built in community. For carrying of goods from one place to another is easier by facility of road. Due to unity of people repair and maintenance of road has been done by themselves and it is the sustainable way of development. The community has followed guidance and norms for mobilizing social parts of the participatory decision making process. It is back bone of the program. During the meeting, they decided to conduct the next month's meeting date. Generally, the date of the meeting for the next month as well as emergency, they inform to members of community organization and share its purpose and necessity. Particularly, they use verbal communication to the members in the group.

The key person of a group such as chairperson, treasurer and secretary has informed to members for meeting call. Another way is that when the fund is necessary, withdraw from their account, the meeting decides to withdraw budget from the bank. If there are necessary social mobilization, unclear group policy, procedure, revolving fund management and so on, they write letters to SM for his/her availability and for final advice.

Political commitment: Before entering the program in Ramechhap district, gender biases were very high. But time being, holistic program has been focused on the side of women development i.e. Literacy rate, participation in meeting, decision making, benefit sharing, holding of key position, micro entrepreneurship, members of women in community organization, women's participation in development, social justice, equity, property right, affiliated with a political party, gender ratio in social sectors and employment opportunity. The entire program has been responsible for women development sectors. Similarly, it is PAF mandatory that more than 50% women must be in group form. Now, women in the group are very active and they share all the outcomes of their program to visitor during a field visit there. Ownership taking and authority delegating by women are very practical and very success of the program.

Livelihood and vocational training: The marginal and disable Households have benefited from the program. There is no special program for disabled people but the community has made strong relationship with Government and other line agencies for getting individual activities. Lower caste students got scholarship from District education office, some people with injured organs who got supports from Government and other organization. A few persons are doing the jobs as weaving clothes, knitting, sewing, cutting and micro enterprises etc. at the village level. The organization has made a priority program to them who are very interested and marginal too. Livestock is the backbone of farmers. They have improved sheds for rearing goats, buffaloes, cows, poultry and pigs. Every community organization has a trained animal health worker to treat animals. For getting more profit from livestock, there is a required improved breed, care and management of livestock, fodder management, timely administering of medication, cure of diseases. They have a network of community organization. They coordinate the district livestock development office to get services. The livestock farming is responsible to increase of agriculture production and direct relation to each other. Each HH has involved to rise of livestock. Some of them are doing enterprise/farming and earning more profits. So, the economic status of them has been improved.

Conflict Management: Conflict is obviously existed to all human beings, but finding out the best solution of issues is very important. Some of the issues are internal and external. Internal issues are cause of information gapping in between two individuals. When presentation on a certain subject is not understood then there will be created some issues. During the beginning stage it is very general and after the time span, it will be developed as serious issues and eventually it would be very disaster and harm existing resources. Generally, members of organization have called the meeting for the issue and both persons put their own statement. There is happened hot discussion about it on meeting and found the solution for both persons. After the compromising on best solution, the final decision writes in meeting minutes for future reference. Most

of members of the organization are affiliated with political parties and their case also concerned with the same parties. The decision is made based on favor of politics. In case of communication means, local telephone and cell phone are available. The production of vegetables, fruits, seed grains and etc its easily sell to the local market. So, there is good provision of physical facility for the transportation of goods.

Conclusion

To bring change in the community, social mobilization is a must. The community has a maximum utilization of local resources. Motivation and participation in the target group are important. The vision without mission is not the perfect task of planning. Hence, as we compared with PAF is entering before and after where there are significant changes in the case of community unity and collective decision. Women were participating in each and every activity. Thus, analysis of their need, planning, implementation, monitoring and supervision, evaluation and share the benefit with them. They were actively participated in their social and development activities. It is the most important point that without capacity development of target group, the sustainable development is impossible. Thus, for the change the knowledge, skill, attitude and aspiration of the people, relevant trainings are required of them and accordingly, They have got vegetable cultivation, livestock management, leadership development, accounting and bookkeeping, saving and credit, revolving fund management, micro enterprise development and cooperative trainings etc. They have been used with their skills on their activities. Skill development is the main productive returns of the development. In the study area the emergence of the PAF the skill development level has been increased. The pioneer matter is that while literate women can do better than general, women and as the same way, household and children become better with the educating of the mother. The PAF program focused to them for social mapping/assessment, wellbeing ranking, need identification, sub project proposal development, user committee formation, account/book keeping, leadership development, livestock management, vegetable farming, fruit farming, repair and maintenance training, monitoring and supervision, account management, planning, reporting, revolving fund management, saving and credit mobilization, coordination with respective groups and agencies.

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