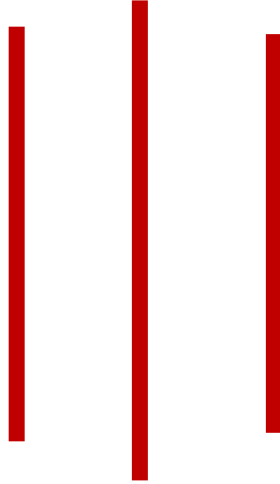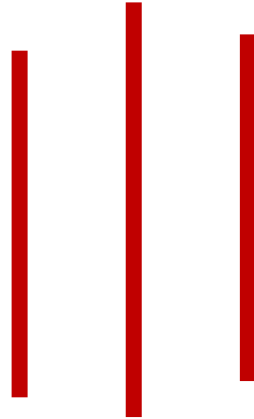# SAHARA NEPAL

ANNUAL PROGRESS REPORT
FISCAL YEAR-2077/2078 BS

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Introduction/Background

Sahara Nepal is a non-governmental organization (NGO) registered under the Section (4) of the Organization Registration Act 2034 BS and affiliated with the Social Welfare Council under the Section (13) of the Social Welfare Act 2049 BS of the Government of Nepal in 2051 BS (1994 AD). SAHARA is an autonomous and non-profit making non-governmental organization groomed from grass root level and led by young, dynamic and result-oriented development professionals.

Sahara Nepal has witnessed an exponential growth in terms of its institutional capacity and the frequency of its deliveries. An over a Score of time of experience has awarded Sahara with a higher degree of credibility and a higher degree of reliability in its service delivery mechanism.

To this date, Sahara has been a dedicated brand name often uttered in the realm of community empowerment, vulnerability risk reduction, public health, good governance and humanitarian services. It has been availing with its services in relevant, important and critical thematic issues like public health and sanitation, access to finance, disaster risk reduction, water supply, energy, decent housing etc. paying spatial attention to the poor, women, migrant workers and their families, vulnerable and marginalized communities. The experience of ceaseless exercise of social inclusion plan in each of its intervention strategies accredits its core values of equality/justice, participation, quality, legitimacy and diversity.

Vision, Mission, Goals &Objectives

Vision:

SAHARA Nepal envisions a world where there is peace, prosperity and proficient society.

Core Value

- Equality/Justice
- Public Participation
- Peace
- Confidentiality
- Quality
- legitimacy
- Diversity

Mission:

To empower community in regard to livelihood, empowerment, environment protection, public health, good governance and humanitarian service for the sustainability of the society

Goals:

- To improve the socio-economic scenario of poor and oppressed minorities,
- To reduce the risk of HIV, T.B. and other communicable diseases and mitigate the   infection prevalence in society,
- Environment protection and to promote of renewable energy to reduce the risk of climate change,
- To empower deprived, minorities and indigenous communities to get the benefit and access to the services provisioned by state,
- To promote human rights and good governance in order to secure transparency, and accountability of services provided by state and non state actors,
- To respond and rescue vulnerable people in times of emergency.

Objectives:

i. To assist in increment of production of agricultural goods through commercialization and application of modern tools/techniques and ensuring the access to market,
ii. To enhance the skill and income generation for pro-poor and unemployed youths in order to reduce foreign employment,
iii. To raise awareness and sensitize the people against HIV, TB, Malaria and Dengue, and to reduce the risk,
iv. To increase access of women and children regarding maternity health, and nutrition,
v. To reduce the disaster and climate change risk,
vi. To enhance the knowledge and skills on alternative energy technologies i.e. ICS, Bio Gas, Solar, micro hydro and briquette,
vii. To increase the level of awareness of the community people on water and sanitation, solid waste management and all forms of pollution,
viii. To advocate on rights of pro-poor, Dalits, indigenous, and marginalized communities and their presence in policy and decision-making process,
ix. To mobilize community through formation of cooperatives and SHGs to enhance social, economic and political activities,
x. To Promote human rights through awareness and campaign against child labor, and violence against women, trafficking and social discrimination,
xi. To ensure the transparency and accountability of local level projects, through community sensitization and mobilization,
xii. To rescue the people in emergency and to provide relief during emergency,
xiii. To support socially displaced, elderly people, disabled and conflict victims to rehabilitate and reintegrate them into the community.

Areas of Operation

Since its inception, SAHARA Nepal has completed 55 projects and additional 10 projects are still operational. In the course of implementing those projects, it has marked a huge geographical coverage that includes 33 districts across Nepal. The following table exhibits SAHARA Nepal's geographical strength.
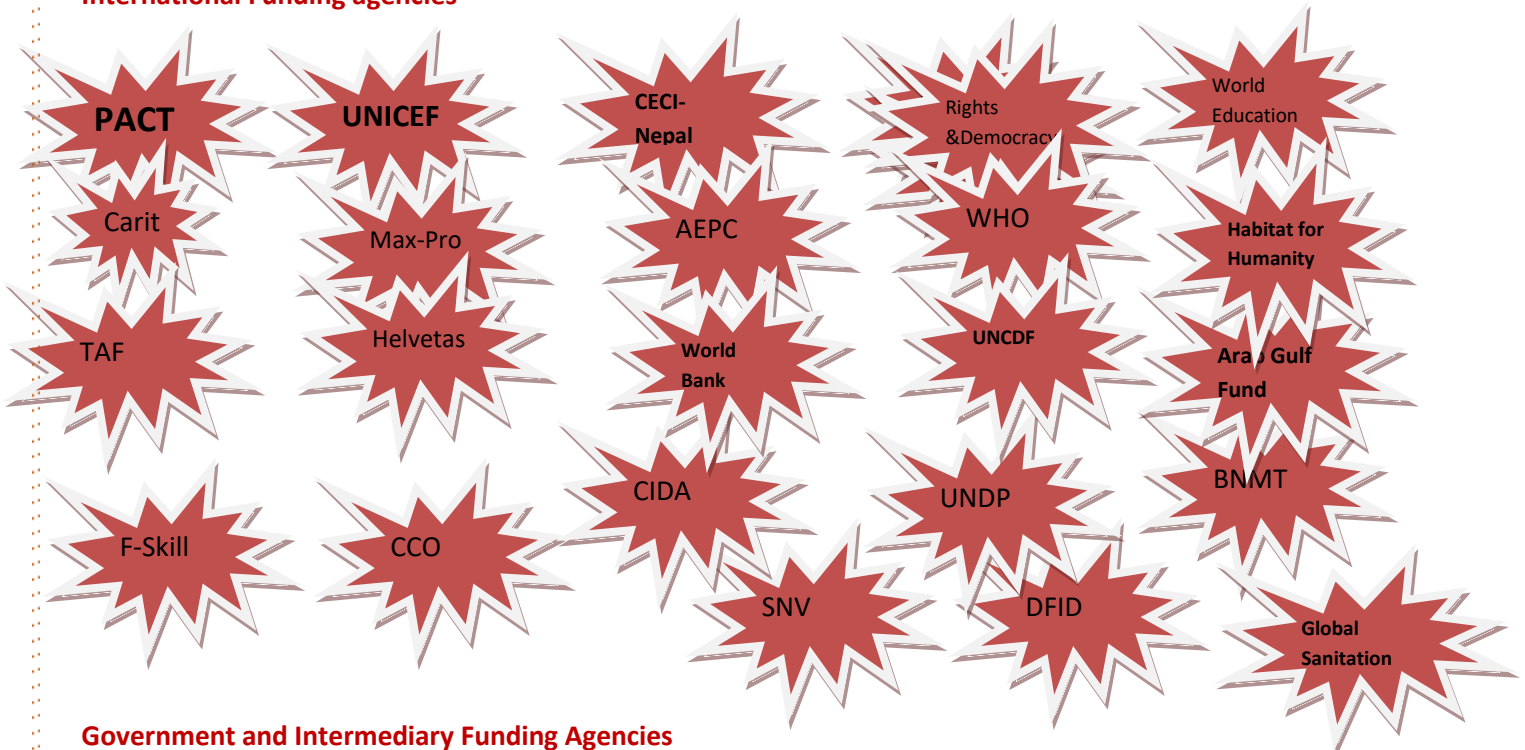
Sahara Nepal at Glance

A. General Description	
Year of Establishment	**1994**
Registration	District Administration Office, Jhapa**(210)**
Social Welfare Council Affiliation	**2811**
Head Office	Charpane-2, Jhapa
Regional Office	House No.113/15 Baneshwor Height-10, Kathmandu
Branch Offices	**5** (Illam, Morang, Sunsari, Udayapur and Saptari Districts)
Governance	Participatory, Inclusive, Transparent, Accountable
Operation Strategy	Partnership with other Development Partners and community empowerment through internal sources
Staffs Male	**35**
Female	**25**
Total accomplished Projects	**64**
Geographical Outreach	**33** districts in all four geographical regions except than Far West Region
Partnerships with International Organizations	ADB, PACT, CECI-Nepal, SDC, SNV, TAF, World Bank, F-Skill, UNDP, CCO, LWF, DFID, CIDA, WHO, UNCDF, UN-Habitat, Habitat for Humanity International, Arab Gulf Fund, IOM and others
Partnerships with intermediary and Government Agencies	NCDC, CWISH, Winrock International, SCDC, DDC Jhapa, FHI 360 Nepal and others

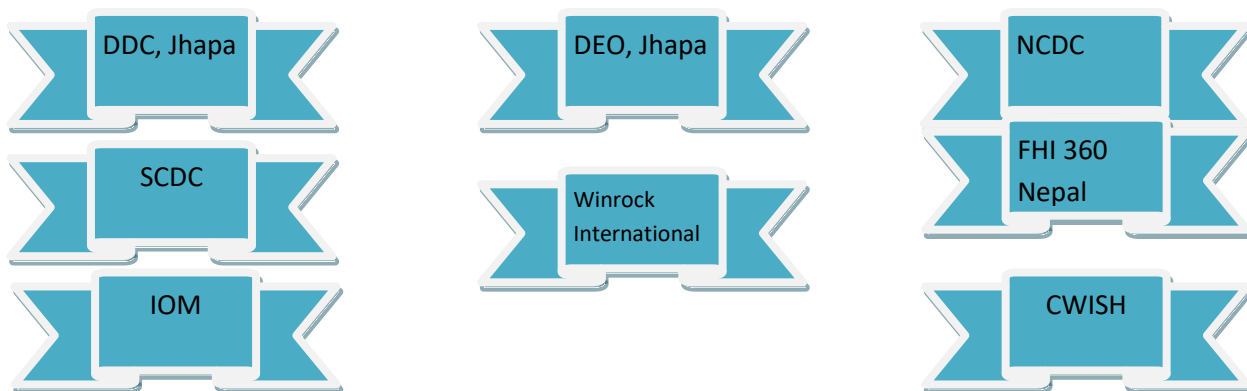| Networks (Affiliation)	4
Promoted Cooperatives/CBOs	38
Promoted Women/Indigenous Groups	93
Promoted User Groups	37 (Water User Groups)
No. of Beneficiaries	150,000 families

Funding Agencies

SAHARA Nepal has a wide range of networks both internal and external. So far, it was worked in partnership with 28 renowned and reputed funding agencies. It has been highly rated by those agencies. Apart from that SAHARA Nepal has worked in partnership with Government line agencies as well. In the same manner it has received technical and financial assistances from the intermediary donors too. It looks forward to working in collaboration with more internationally acclaimed organizations.

International Funding agencies

PACT, Carit, TAF, F-Skill

UNICEF, Max-Pro, Helvetas, CCO

CECI-Nepal, AEPC, World Bank, CIDA, SNV

Rights &Democracy, WHO, UNCDF, UNDP, DFID

World Education, Habitat for Humanity, Arab Gulf Fund, BNMT, Global Sanitation

Government and Intermediary Funding Agencies

SAHARA Nepal has accomplished many of the projects in close coordination and collaboration with Government line agencies. The Government of Nepal and intermediary donor agencies have been the source of funds for implementation of many of the projects. Aligning with the National strategy and policy SAHARA Nepal has received and mobilized the funds from Government and intermediary agencies to achieve the anticipated results.

DDC, Jhapa

SCDC

IOM

DEO, Jhapa

Winrock International

NCDC

FHI 360 Nepal

CWISH

Projects Implemented by SAHARA Nepal (till date)

Altogether Sahara Nepal has implemented 61 projects achieving the outstanding results. Excelling in the thematic areas of Livelihood, Empowerment, Public Health, Energy and Environment, Good Governance and Humanitarian Aid; SAHARA Nepal has played pivotal role implying all strength, endeavor and expertise in accelerating the anticipated changes. A total of more than 6,64,610 families have been benefited through its services. And more lives are about to be changed as 8 more projects are being implemented. SAHARA Nepal works in close coordination with all the stakeholders while implementing the programs with a focus of enabling and igniting the targeted population and ensuring their popular participation. In the same course the organization has groomed itself by developing and enhancing its own capacity and expertise. As for now, SAHARA has adequate human resource and physical infrastructure of a higher degree. By and large, the programs implemented so far have been result oriented and has hence established SAHARA Nepal as a brand name in Eastern Nepal.

Accomplished Projects:

S. N.	Name of Program	Funding Agency	Project districts
1	Word Project	PACT	Jhapa
2	Out of School Program	Unicef	Jhapa
3	Child Development Center	Unicef	Jhapa
4	Parenting Education	Unicef	Jhapa
5	Child Health Promotion Program	Unicef	Jhapa
6	Community Ground Water Irrigation Sector Project	CECI- Nepal	Jhapa, Sunsari, Dhanusa
7	Women Empowerment Program	PACT	Jhapa
8	Brighter Future Program	World Education	Jhapa, Sunsari
9	Health Improvement Program	BNMT	Jhapa
10	Micro Enterprises Development Program	CCO	Jhapa
11	Community Enabling Program	DFID/ESP	Jhapa
12	Swasthya Chautari Program	World Education	Jhapa, Sunsari
13	Indigenous Community Empowerment Program	LWF-Nepal	Jhapa
14	Social Action in Brick Industries	VSBK/ SDC	Jhapa, Morang
15	Safe Highways: Prevention Project/IMPACT&ASHA Project	USAID/ASHA through FHI 360 Nepal	Jhapa, Morang Sunsari
16	Community Housing Program	Habitat for Humanity International	Jhapa, Panchthar
17	Agriculture Development Program	PMU/ CGISP	Jhapa, Sunsari, Dhanusha
18	Disaster Management Program	Caritas	Jhapa
19	Enhancing Poverty Reduction Impact of the Road Project	ADB	Jhapa
20	Community Centered Skill Development Program	F-Skill	Jhapa
21	Bamboo Panel Project	Habitat International	Jhapa
22	Community Managed Irrigation Sector Project	DOI/ADB	Jhapa, Pancthar
23	Capacity Building Program	SNV-Nepal	Mechi Hill

S. N.	Name of Program	Funding Agency	Project districts
24	Irrigation Water Resource Management Project	ADB/ RCSP	Jhapa, Sunsari
25	Rights to Food for Indigenous Community	Rights and Democracy	Jhapa,Morang& Sunsari
26	Community Based School Education Program	UNICEF	Jhapa
27	Capacity Enhancement For Semi-commercial Agriculture Stakeholders	CADP/ ADB	Jhapa, Illam
28	Road Connectivity Sector I Project	ADB	Bhaktapur, Ramechhap,Taplejung, Panchthar, Dhanusha
29	Local Governance and Community Development Program	DDC, Jhapa	Jhapa
30	Io-salt social marketing	Max-pro	Jhapa
31	Bio-Mass Energy Program	AEPC/NCDC, Ilam	Jhapa
32	TB Reach Project	WHO/FHI 360 Nepal	Jhapa, Morang
33	Solar Home System	Ace Bank /Winrock International	Jhapa, Ilam, Panchathar, Udaypur, Taplejung
34	HIV & STI Prevention Project /Saath Saath Project	USAID/FHI 360 Nepal	Jhapa, Morang, Sunsari
35	TB Reach Project	WHO/BNMT	Sunsari,Jhapa
36	Second Small Town Water Supply & Sanitation Sector Project	ADB	Jhapa
37	T.B Reach Project	WHO/IOM	Jhapa, Morang, Sunsari, Siraha, Saptari & Udayapur
38	Literacy Movement	DEO,Jhapa	Jhapa
39	Third Party Monitoring of installed RET systems(Lot 16&17)	AEPC	
40	Improved living conditions through active community participation	Habitat for Humanity Nepal	Jhapa
41	Verification Consultants to verify deviated cases of 12th round of quality assurance and monitoring of Solar Home System	AEPC	
42	Financing Renewable Energy Technology	FMO Netherlands/Winrock International	Udaypur, Khotang, Okhaldhunga, Solukhumbu & Sindhuli
43	Integrated Pest Management Program	Caritas	Jhapa
44	Bio Mass Energy Sub component /Improved Cooking stove	APEC/SCDC/DDC	Jhapa
45	Local Governance & Community Development Program	LGCDP	Shani Arjun Municipality, Jhapa
46	Local Governance & Community Development Program	LGCDP/DDC	Jhapa(11 VDCs)
47	Promotion of bamboo cultivation for sustainable Construction	Habitat for Humanity Nepal	Jhapa

S. N.	Name of Program	Funding Agency	Project districts
48	Building disaster resilient communities in eastern Nepal	Habitat for Humanity Nepal	Jhapa
49	Empowering Women in the process of providing eco friendly& sustainable housing in Nepal	Habitat for Humanity Nepal	Jhapa
50	Monitoring of Child Rights	CWISH	Jhapa
51	Empowering Women in the process of providing eco-friendly & sustainable housing in Nepal	Arab Gulf Fund/Habitat for Humanity	Jhapa
52	Building Disaster Resilient Communities in Eastern Nepal	Habitat for Humanity Nepal/HfH Australia	Jhapa
53	Flood Response Project	HK SAR/Habitat for Humanity	Jhapa,Morang & Sunsari
54	ODF Campaign in Jhapa district	GSF/UN Habitat	7 VDCs & 1 Municipality
55	ODF & Post ODF program	GoN/Fund board	5 VDCs in Jhapa
56	Local Governance & Community Development Project	UNDP/LGCDP	11 VDCs and 1 Municipality in Jhapa
57	LINKAGES Nepal Project	USAID/FHI 360 Nepal	Jhapa, Morang & Sunsari
58	Scaling up access to finance in rural Nepal	UKAid/Sakchyam Access to Finance Programme	Jhapa, Illam and Sunsari
59	Digitalize the Access to Financial Products &services for agriculture &agriculture value chain actors	Unnati Access to Finance/UNCDF	Ilam and Panchthar

While creating a prolific record of accomplishments, Sahara has innately focused on community/social mobilization to optimize the impacts of its deliveries. This has been possible only on the ground that Sahara has made an organic growth in its institutional capacity. Due to this reason, Sahara has adopted a unique methodology in its service delivery. Beneficiaries remain at a core for each intervention that Sahara endeavors. Further, Sahara has put equal emphasis on resource mobilization as well.

In suffice to this; Sahara has devised an effective approach of consultation, coordination and collaboration with the local government while executing any project.

Sahara Nepal has executed diverse assignments in multiple projects. It has a proven track record of addressing the migration issues as cross-cutting issues in its intervention and has adequate experience in consulting assignments. Below is the description of some notable projects that Sahara carried out in the Projects implemented in FY 2076-77 BS.

S. N.	Name of Program	Funding Agency	Project districts
1	Regional Dialogue Program	The Asia Foundation	Jhapa, Morang, Sunsari & Dhankuta
2	Community Trail Bridge Program	Helvetas/TBSU/DDC, Jhapa	Jhapa
3	Rural Water Supply& Sanitation Improvement Project	GoN/Fund Board	Jhapa (5 VDCs)
4	Technology Enabled Goat & Poultry Value Chain Financing	UKAid/Sakchyam Access to Finance Programme	Jhapa, Morang, Sunsari, llam, Panchthar, Udaypur
5	Community Housing Project I & II	Habitat for Humanity Nepal	Jhapa

S. N.	Name of Program	Funding Agency	Project districts
6	Nepal Flood Disaster Response Project	Roche/Habitat for Humanity	Morang
7	Habitat Young Leaders Build (HYLB)Program	Habitat for Humanity Nepal	Jhapa,Morang & Sunsari
8	Nepal Agriculture Development Project	Swiss Contract	Jhapa
9	Hilti Project	Habitat for Humanity Nepal	Jhapa
10	Financial Inclusion for Marginalized Women in Nepal	JOA Jersey Overseas Aid	Jhapa, Morang, Saptari and Udayapur
11	BISWAS Project	FAIRMED Foundation Nepal	Jhapa and Morang

Details of the Projects Implemented in this Fiscal Year (077/078)

1.Organizational Development

Name of the Project	Regional Dialogue Program
Project Duration	October 2011 to Dec 2021
Funding agency	The Asia Foundation/DFAT
Working area	Jhapa, Morang, Sunsari & Dhankuta
Project Background	After the promulgation of the constitution, various efforts are necessary for the effective implementation of the constitution for which conflicts arising at the regional and local level have to be identified and resolved through dialogue between the conflicting parties conflict of different sectors at local level has been increasing due to the political influence and the Secretariat, against this backdrop, has been identifying those conflicts and striving to minimize them on basis of priority after in-depth analysis. Issues of identity and existence are provoked by the conflicts that arise at the local level and the secretariat in order to minimize those conflicts, has been continuing dialogue between stakeholders in line with the objective of the programme at the regional level. Dialogue Group Secretariat Jhapa, conducting a movement "Hamro Samashya, Hamrai Samadhan"(Our Problem, Ours Solution) under its regional dialogue program since seven years, has been neutralizing the local conflicts that may be created by the agitation of different political parties, organizations, active in the movement of existence and identity in the eastern Nepal in the course of making the constitution for identity and existence by means of dialogue. Objectives/Goals: • To aid in peace building by identifying the conflicts arising out of the distribution of natural resources politically, socially and for issues on federalism. • To support in developing consensus among political parties for conflicts that may arise in relation to the federal reconstruction of the nation, issues on identity and existence and transform the conflict. • To initiate the culture of resolving conflicts at the local level through dialogue.

	• To support the implementation of the constitution by the management of disputes/conflicts related to federal reconstruction through dialogue
Major Activities	➢ Create/manage a common forum for conflict resolution and transformation through dialogue. ➢ Documentation of good practices of dialogue facilitation. ➢ Training on dialogue skills and collaborative leadership development. ➢ Exposure visit for members of dialogue secretariat. ➢ Mobilize the emergency response team to prevent the aftermath of probable conflicts in case of any incident that disturbs the peace and security of the district.
Major Achievements	➢ Successfully initiated the culture of building consensus among the conflicting parties for various controversial issues. ➢ The practice of respect for and acceptance of co-existence among political parties has been initiated.
Coordination/Collaboration	• Political parties • District/local administration • Civil society
Major lessons learned	• The dialogue process is very important and effective for developing a common understanding and for consensus building among various conflicting parties and for peace building. • The dialogue process can play a very effective role in the implementation of federalism in the country.
Name of the project	**Technology-Enabled Goat & Poultry Value Chain Financing**
Project Duration	May, 2018- June-2021
Funding agency	UKAid/Sakchyam
Working area	Jhapa, Morang, Sunsari, Udayapur and Ilam
Project Background	Sakchyam Access to Finance Programme under UKAID and Sahara are jointly implementing the project entitled "Technology Enabled Poultry and Goat Value Chain Financing". The project, pertaining to poultry and goat value chains, is being implemented through its scale-up program in its second phase in 40 branches of five districts of State-1 namely, Ilam, Jhapa, Morang, Sunsari and Udayapur. The project aims to establish sustainable value chain systems for commercialization of poultry farming and goat rearing by using latest efficient technology. The project intends to establish access to finance and technical support to scale up their technical knowledge and financial capacity. Social inclusion is at the center of this project, which will encompass 95% women and 40% DAGs as its target groups. The project will turn remarkable in boarding poultry and goat value chain actors those operating their business in sporadic and scattered manner, forming strong production, processing and marketing lines. The project intends to increase production of goat and chicken meat for self-reliance on meat and meat products.
Major Activities (FY 2077/78)	• Financial gap analysis of the VC actors • Ari-Business set up and functioning • Smart Certificate campaign • Development of community based resource centers

	- Orientation on Agriculture financial literacy - Basic level animal health and husbandry training - Nursery Development & Management Training - Formation of farmer's group - Product Management Training - Business Start up training - Broiler production and management training - Forage & fodder development Training - Training for Village Animal Health workers - Animal Health Camp - Triggering the VC actors referring them to Financial Institutions to meet their financial gaps - Value Chain stakeholders engagement workshops
Major Achievements (FY2077/78)	**CA Loan Disbursement:** Disbursed more than 1.10 billion NRs Commercial Agriculture (CA) Loan to 5,000 plus members on poultry and goat value chain actors. **Technology Adaption:** deployed more 420 tablets for digital services in all the 72 branches of Sahara Nepal SACCOS, similarly mobile banking has been initiated in the project period added with SMS alert service. Organization core banking system strengthened. VAPT assessment has been done for finding the loopholes in the core banking system. **Institutional Capacity Strengthening Activities:** Training for both clients and staffs has been conducted. Training on Financial Literacy (digital and general), and Micro-Entrepreneurship at clients' levels and product related trainings for staffs. **Business Start-up Training:** These training were targeted to the clients who had money and will to start a business but lack the confidence. The trainer focused on the management of the available resources with the clients. Offered financial literacy training to 1599 members through Business start up and entrepreneurships. **Agribusiness Unit Established:** A unit in SACCOS is established to provide Agri-Livestock services to the members. The promotion of Agricultural Commercial loan was one of the prime tasks. **Capacity Development at client's level:** More than 3,132 members participated in both basic and advance level goat and poultry trainings along with Nursery management and Fresh house management trainings. **Smart Certification certified** Sahara has been accredited by the certification "Smart Campaign Client Protection Certification". **Staff capacity development:** -Training for Branch Staff on Refined Policies, Procedures, Guidelines and Manuals as recommended by rating agency -Training on optimization of Tablet Use and Technology -Credit management and Delinquency Management Training to address the impact of COVID-19

	• Sahara Nepal SACCOS by providing them with tablets which helped SACCOS to digitize their operations. It helped staffs save time on back-office operations and help reduce the paper work. Both collection sheet and passbook process were minimize/eliminated which increased staffs efficiency. • Sahara Nepal SACCOS also introduced SMS alert feature, which was new to this organization. In SMS system, customers get messages on their cell phone whenever there was a deposit or withdrawal. This increased transparency among employees and members. In other words, banking fraud was reduced.
Coordination/Collaboration	• Some of the activities are organized in collaboration with the District Livestock Expert centre like; training on Nursery Management • Continuous livestock and agri service Linkages with Rural/Municipality of Animal health service centre
Major lessons learned	• Institutionalization of the project activities for sustainability
Name of the project	**Community Housing Project II**
Project Duration	April 2020 to Dec 2021
Funding agency	Habitat for Humanity Nepal
Budget	NRs. 4,90,00,000/-
Working area	Jhapa district
Project Background	Sahara Nepal has been partnering with Habitat for Humanity since 2005 for providing safe shelter to the underprivileged section of the society esp. families with poor housing conditions. Various efforts have been made in the past in this regard for promoting and constructing disaster-resilient, low-cost houses using local & eco- friendly construction materials like mud, bamboo, etc. The housing programs have been implemented in close coordination with the local Govt. Likewise, Community Housing Program is being implemented in partnership with the local Govt. and Sahara Nepal Saving & Credit Cooperative Society Ltd. In this program, low-cost houses are being constructed in the remote and rural areas of Jhapa district in seven urban and rural municipalities. Similarly, the local Govt. has tapped financial resources from provincial and federal Govt. for the reduction of poor housing conditions of disadvantaged groups. In this regard, four of the municipalities have expressed their interest to work in partnership with Habitat for Humanity and Sahara Nepal for providing technical and social mobilization support. **Objective** To provide social mobilization and technical support to four Urban & Rural Municipalities for the construction of safe shelter for underprivileged communities
Major Activities	• Coordination meetings with Municipalities. • Orientation for home partners • Baseline survey • Provide social mobilization and technical support for the construction of the 100 Households. • Monitoring and supervision of construction activities
Major Achievements	• MoU signed with Jhapa&Gaurigunj Rural Municipalities and Birtamod and Bhadrapur Municipalities. • Design and estimate of the houses were prepared and finalized by the technical team

	including the engineer from the Municipalities. • Supported the municipalities in the selection and finalization of the beneficiary families paying particular attention to single-headed household, poor and disadvantaged families and families of migrant workers • Orientation was conducted for the selected families on house design and the role of the homeowner in the construction of the house and the labor contribution that they are required to do. • Construction of 129 houses ongoing in all the four Municipalities.
Coordination/Collaboration	• Respective municipalities for financial support • Respective User's Committee for house construction activities •

Name of the project	HIL-TI Project
Project Duration	
Funding agency	
Budget	
Working area	
Project Background	
Major Activities	
Major Achievements	
Coordination/Collaboration	

Name of the Project	Rural Water Supply & Sanitation Improvement Project(RWSSIP)
Project Duration	15 June 2016 to 16 December 2020
Funding agency	Rural Water Supply and Sanitation Fund Board Committee (Fund Board)
Budget	NRs 59,58,060/-
Working area	Bahundangi, Dhaijan, Shantinagar, Khudunabari & Chakchaki VDCs
Project Background	Water is one of the basic human necessities but a large proportion of the Nepalese population is devoid of access to safe and adequate drinking water. In some of the rural regions of Nepal communities still rely on getting their drinking water from tube wells. As only 27 percent of the population has access to basic sanitation, those without access rely on local surface water sources like rivers for bathing and washing clothes. At the same time, the establishments of water treatment facilities throughout the urban and rural regions are limited. As a result, Nepal faces a high number of water-borne diseases such as diarrhea, dysentery, typhoid, gastroenteritis and cholera. The demand for water is increasing significantly in Nepal and access to safe and adequate drinking water is crucial. Taking this scenario into account, the Govt. of Nepal implements Rural Water Supply & Sanitation Improvement Project for constructing Water Supply Schemes in remote rural areas of Nepal.
Major Activities	• Formation and registration of Water Supply User Committee • Scheme Layout Plan) • Preparation of Plan for total sanitation • Health Education classes for supporting Mother-Child Tap Group(MCTG) • School health improvement and sanitation plan • Preparation of plan for Women Technical Services and Jeevika Program • Jagaran program and dispute management plan

	• Plan for collection of local materials
	• Plan for community contribution in cash and kind
	• Plan for procurement
	• Community human resource Plan
Major Achievements	▸ A total of 1405 households and 7070 persons have been served in the six water supply schemes.
Coordination/Collaboration	• Division Water Supply, Sanitation& Hygiene, Jhapa
	• User's Committee
	• Bahundangi, Shantinagar, Khudunabari, Dhaijan & Chakchaki VDCs
Major lessons learned	Coordination with political parties and local leaders has been very helpful in the smooth and effective implementation of the program.
Name of the Project	**Community Trail Bridge Program**
Project Duration	July 2018 to June 2022
Funding agency	Trail Bridge Support Unit(TBSU)/Helvetas, District Coordination Committee(DCC), Jhapa
Budget	As per the agreement with Local Govt.
Working area	Jhapa,
Project Background	In the rugged terrain of the Hill, Mountain and Terai regions of Nepal, trail bridges provide safe, durable and comfortable river crossing to the people and herewith provide them with access to important service centers like education, markets and health care.
	HELVETAS Swiss Inter cooperation and the Swiss Government have supported trail bridge development since 1974 in different capacities. Since July 2009, the trail bridge programme is implemented under a sector-wide approach funded by the Swiss Agency for Development and Cooperation, UKAid, the World Bank and the Asian Development Bank. HELVETAS Swiss Inter cooperation's Trail Bridge Support Unit (TBSU) provides technical assistance to the trail bridge programme of the Government of Nepal.
	SAHARA Nepal entered into an agreement to conduct social mobilization activities in the construction sites of the trail bridges which have been built in different the then VDCs of Jhapa.
	Objective:
	The main objective of the programme is to contribute towards poverty reduction through the improvement of access to social and basic services and economic resources and opportunities of the local people by building trail bridges within one hour detour.
Major Activities	The major activities consist of facilitation and providing social and technical support in the construction of trail bridges. For this purpose, the following activities are undertaken:
	• Conducted a pre-feasibility study of trail bridge sites.
	• Collected social data/information, public hearing &formation of consumer committee.
	• Conducted detailed survey and prepare design and estimate of the bridges.
	• Facilitated in according social agreement between DDC and consumer committee.
	• Inspected and monitored trail bridge construction.

	• Facilitated social audit.
Major Achievements	• Completed the construction of 24 trail bridges • Generated income generation and employment opportunities at the local level (trail bridge sites). • The communities are benefitted with easy accessibility to schools, health facilities,
Coordination/Collaboration	• Helvetas/TBSU for technical & logistic support in the construction of trail bridges. • Infrastructure Development Office, Jhapa for overall implementation of the program, financial support and monitoring. • Related municipalities for overall implementation of the program, financial support and monitoring.
Major lessons learned	• Since the core of the project was community-based development hence; the project enabled community people for proactive participation in local infrastructure development. • Preparation of the bridge design needs to be done after careful analysis of the ground reality and the nature of the river on which the bridge is built.
Name of the project	**Financial Inclusion for Marginalized Women in Nepal**
Project Duration	Aug, 2020 to- July, 2024
Funding agency	JOA (Jersey Overseas Aid)
Working area	Jhapa, Morang, Udayapur and Saptari
Project Background	• Financial Inclusion Program for Marginalized Women in Nepal
Major Activities	• Increase capacity and awareness on how to access microfinance loans for financing and planning their home improvements through Youth Led Initiatives like Rally, Public Speech, Marathon etc. • Conduct Financial literacy training classes for 6,000 women to increase knowledge and capacity to access and use of microfinance loans. • 50,000 women and men reached through awareness-raising campaigns, including youth-led events, on the availability of microfinance products and services and the importance of safe housing. • Support partner MFIs to increase Institutional capacity to offer client-centric housing loans that meet the needs of clients from marginalized and low-income communities. • Promote 2 MFIs for adopting and mainstreaming Digital Financial Services (DFS). • Develop Advocacy strategies to influence financial sector regulatory authorities to enable regulatory framework for housing microfinance. • Targeted on disbursing 112,000 housing loans to women from marginalized and low-income communities through partner MFIs.
Major Achievements	• Four Institutional Development Trainings has been conducted for 4 MFI's of Jhapa Morang, Saptari and Udayapur districts.
Coordination/Collaboration	• Coordination with four implementing MFI's; Sahara Nepal SACCOS, Javan Bikas Sanstha, and Mauli. • Coordination and collaboration with Local Level Govt, and other relevant stakeholders in the respective districts.
Major Lessons learned	• Multi-sector coordination leads to mass awareness for financial access of marginalized women.

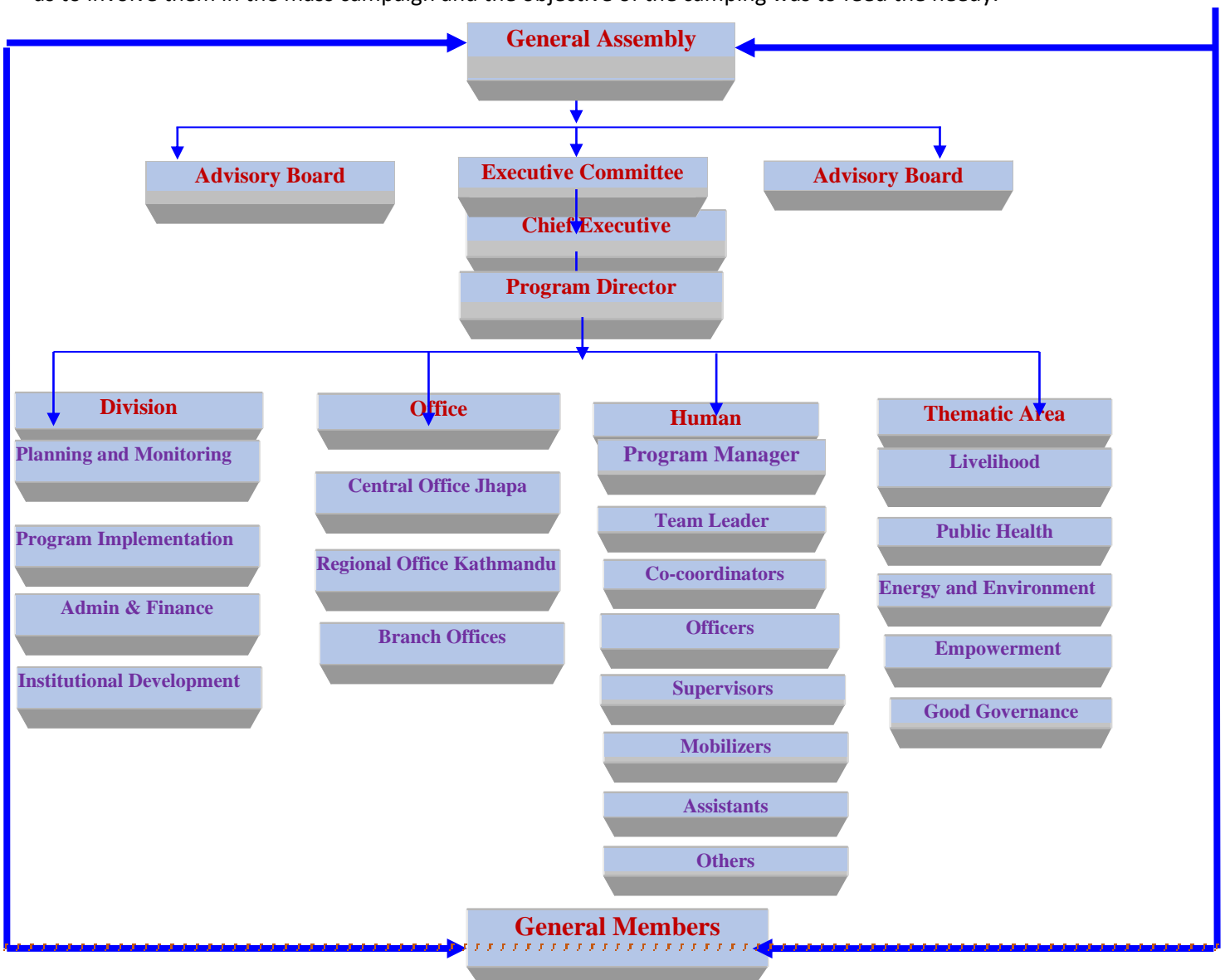## Sahara Nepal's Support during COVID-19 Pandemic

The COVID-19 pandemic has led to a dramatic loss of human life worldwide and presents an unprecedented challenge to public health, food systems and the world of work. The economic and social disruption caused by the pandemic is devastating: tens of millions of people are at risk of falling into extreme poverty.

Millions of enterprises face an existential threat. Nearly half of the world's 3.3 billion global work force are at risk of losing their livelihoods. Informal economy workers are particularly vulnerable because the majority lacks social protection and access to quality health care and have lost access to productive assets. Without the means to earn an income during lockdowns, many are unable to feed themselves and their families. For most, no income means no food, or, at best, less food and less nutritious food (Joint statement by ILO, FAO, IFAD and WHO).

During the pandemic and unprecedented lockdown caused by the government of Nepal; Sahara Nepal initiated a campaign to support the government and general public with basic health and food was appreciated by all. Sahara Nepal initiated a campaign called "EK KA LAGI EK ABHIYAN" was a successful with mass participation. Some to the activities carried by the campaign are highlighted below:

- Campaign on WASH program was carried out in all the six districts of Sahara Nepal working area
- Distribution of face mask and sanitizer along with PPE
- Relief materials provided to poor and marginalized families of the communities
- PCR lab established at Kankai Municipality
- Provided cash support to Palinkas
- Supported in managing quarantines

The above-mentioned activities were carried out in close coordination with the local people, CBO's and local government as to involve them in the mass campaign and the objective of the camping was to feed the needy.

General Assembly

Advisory Board **Executive Committee** **Advisory Board**

Chief Executive

Program Director

Division	Office	Human	Thematic Area
Planning and Monitoring	Central Office Jhapa	Program Manager	Livelihood
Program Implementation	Regional Office Kathmandu	Team Leader	Public Health
Admin & Finance	Branch Offices	Co-coordinators	Energy and Environment
Institutional Development		Officers	Empowerment
		Supervisors	Good Governance
		Mobilizers	
		Assistants	
		Others	

General Members

Success Story

Shifting from traditional to Improved Goat Farming

Doing some sort of business is much worth then going aboard and sweating in the Gulf countries, 'is what Basuda Muktan Pradhan of Nayabazar Ilam a micro finance member of Sahara Nepal SACCOS said'. She had been planning to rare goats on commercial scale since past three years, as she was engaged in rearing only few goats in traditional way. Her dream of enlarging her business came into reality as she knew that Sahara Nepal is backstopping with technical and in-house trainings to commercial goat and poultry rearing members. She then decided to go for commercialization on goat rearing. She approached Sahara Nepal Nayabazar Branch (a branch established in support of Sakchyam Access to Finance Project) for loan process. She had to buy a buck of better quality to improving the breed of goats, as well improving shed which was a challenge as she lacked the skill.

Sahara Nepal's intervention on improving breeds, technical support on Goat and Poultry, shed improvement, and credit support for commercial Agriculture further supported her to build confidence to take 300 thousand loan (based on Group Guarantee). The business plan developed in the processing of Loan helped her determine the required loan.

She took the Basic training of Goat health and husbandry training organized by Sahara Nepal under 'Technology Enabled Poultry and Goat Value Chain Financing Project, (UKaid/Sakchyam). The training helped her to know the basicsin managing and developing nursery for fodder, identification of diseases and vaccination. However, Goat rearing was a school for her as one of the major roles of technical team was door to door visit of the farmers. Further, She had a good linkage with nearby agro-vet for required services and had some discounts on her service bills.

In the beginning, she had the problem of fodder since she had limited fodder in her farm. She gradually expanded and planted fodder in all the virgin land she had. Now she has enough fodder to feed her 50 plus goat.

Building trust through livestock insurance

Chandra Maya Limbu a permanent inhabitant of Dharan Municipality ward - 6, Panmara tole is one of the potential goat farmers. She is an active member of Sahara Nepal SACCOS Dharan Branch Micro- finance group number 54 and had started goat farming from the past three years.

Like most of her neighbors; she too was rearing goat in traditional way, one day in the center meeting of microfinance group veterinary technician from Sahara Nepal SACCOS suggested the members to do commercial goat and poultry farming and also assured her for technical support in times of need.

She was then informed about the basic level goat health and husbandry training that was about to take place for the commercial members of Dharan branch, she participated in the two days basic training on Goat for goat farmers where she was suggested to make improved type of goat shed, She was oriented about different types of diseases, medicines and insurance of goats for risk cover if her goat dies. As per the suggestion she called the technician of Sahara Nepal for goat insurance where the goat owner only pays 25% of the premium amount and other remaining premium amount is paid by Government of Nepal to the insurance company, and 90% of the valuation amount will be returned in case of goat dead and which can be claimed legally. Sahara Nepal SACCOS is tied up with Shikhar insurance company/NAI for goat insurance.

Chandra Maya had 8 goats and the entire goats were insured. However, in the same year her 3 goats died due to pneumonia and a claimed was made for all the three goats after all the required documents were prepared. She received the sum of Rs 34200 from the insurance company. She then bought 5 kids from the money she received from the insurance. Now she has 18 goats in her shed. She is happy with the decision of insuring her goats. Now she in on process of improving her shed as per the advice of the technical supervisor of Sahara Nepal who is in close contact with her. She has a plan to increase the number of goats and reach at least 50 in a year or two. She has own a land on lease for forage production, which is must for goat rearing framer.

She believes that insurance of goat can make farmers are liberated from the fear of being lost of capital due to the death of the goats from different diseases. Now, she has started encouraging her neighbors and relatives about the benefits of cattle insurance.

Photograph with Caption

Workshop on Stakeholders engagement

Financial Literacy Training at community level

Product management training

Goat health and husbandry training