

# Rural Enterprises and Remittances Project (RERP)

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**Start-up Workshop Report**  
**Venue at: Hotel Himalayan, Lalitpur**  
**June 18<sup>th</sup>, 2017**

**Event No: 3/2017**

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## 1. Background

The Rural Enterprises and Remittances Project (RERP) "Samriddhi" is a seven year period project jointly initiated by the Government of Nepal and the International Fund for Agricultural Development (IFAD). The project is being executed by Government of Nepal (GoN), Ministry of Industry (Mol) on 10 December 2015 through Project Management Office located in Itahari of Sunsari district. The project has USD 68.15 million budget. Agro-Enterprise Centre of Federation of Nepalese Chambers of Commerce and Industry (FNCCI), HELVETAS, Non-Resident Nepalese Association (NRNA), Financial Institutions extending services in rural areas are key partners in "Samriddhi". The project is being implemented in a corridor approach in 16 districts namely Bara, Rautahat, Sarlahi, Mahottari, Dhanusha, Sindhuli and Okhaldhunga from Janakpur Corridor and Bhojpur, Khotang, Udaypur, Siraha, Saptari, Sunsari, Morang, Dhankuta and Tehrathum from Koshi/Sagarmatha Corridor.

The project aims in reducing poverty and achieving sustainable peace through employment-focused, equitable and inclusive economic development by providing sustainable sources of income to poor households, migrant families and returnees. In line with the National Development Plan, the Industry Policy and the Agriculture Development Strategy "Samriddhi" will diversify the range of economic activities to support in creation and expansion of viable rural, micro and small enterprises, both in the farming and off-farming sectors and attracting the resources of those who have migrated for employment and their family members towards productive investment.

Start Up workshop was planned to share on main features of "Samriddhi" project and its implementation plan to wider audiences. The formal commencement ceremony of the project involved and engaged key partners and stakeholders in agreeing the common ground of "Samriddhi" project. The half-day ceremony organized by Government of Nepal, Ministry of Industry as an executing agency disseminated on project objectives, implementation strategy, its cost and financing, the Public-private partnership (PPP) modality and the key roles of partners in achieving the project goal.

## 2. Objective of the Workshop

- ❖ Disseminate project overview including implementation modality to key stakeholders and with wider audience
- ❖ Discuss on potential critical paths both in policy and functional level
- ❖ Enable the various players to get to know each other better and become familiar with the management context and their respective roles and responsibilities
- ❖ Establish trust, relationships, shared commitment and common ground between and among the team members
- ❖ Build understanding of the main methods and tools to be used in delivering program

The national launch program of "Samriddhi" project at Hotel Himalayan, Lalitpur started firstly by registering participation of guests and delegates. Then formal welcoming, project's presentation session, questioning from the floor and answering session, guest speaker's speech session and final remarks by the secretary of Mol was delivered accordingly. The detail of different sessions has been explained in the following;

### 3. Formal Session

Master of ceremony introduced on the plan of the day. Welcome speech was delivered in the formal session by chief guest speaker. The chief guest of the ceremony Mr. Chandra Kanta Poudel (National Planning Commission, Member) in his key note speech expressed his views as-



“Samriddhi project has been considered as one of the important and ambitious project initiated by Nepal Government”. Mr Poudel explained the reality of Nepalese economy where exodus of Nepalese particularly youths are reluctant to work hard in the foreign land. The hard earned money by migrants as the known fact we have seen and also from the evidence through different studies shown is mostly spent for consumption purpose and is not utilized productively in the economy. Realizing this reality, the Samriddhi project intends in capitalising the remittances earning into productive sector such as in promotion of enterprises. Mr Poudel further added that “Samriddhi” project should be developed as an innovative model of the Government in solving the problems of our economy. Mr Poudel concluded- “The rational will is thus needed from all partners and stakeholders in meeting our common goal actually because Samriddhi project aims in addressing the Nepalese future”.

### 4. Presentation Session

Following the inauguration of the workshop session Mr Purushottam Nepal, Joint- Secretary, Ministry of Industry, mentioned some of the political, procedural and administrative reasons for the delayed RERP, though the project was sanctioned in December, 2015. Project director then presented “Samriddhi” Government of Nepal and an IFAD jointly initiated project’s overview, its costs and financing, implementation mechanism through public private partnership for productive investment of remittances in establishing and promoting rural enterprises, strategic context and rational in creation of employment opportunities by utilizing local resources and such. The detail of the presentation is in annex VI.



## 5. Question and Answer: The Floor's Session

After the project presentation session the question and answer session was open to the floor for constructive comments, feedback and recommendations from the participants. Some of the notable questions raised in the session have been noted as below;

1. Mr Jalak Kumar Sharma, CEO, SKBBL

- i) *How have been youths defined in the project? What is the age bar?*

- ii) *Regarding vocational training being provided by the service provider HELVETAS, do beneficiary need to have certain qualification? And how many numbers of youths will be selected from the field such as from already piloted districts, Saptari and Dhanusha? If there were any particular reasons in selecting these two districts as pilot districts?*

2. Mr Rajendra Bhari, Project Manager, HVAP

Mr Bhari appreciated on the provision of matching grant as an important idea adopted by "Samriddhi" project. He thinks remittances can be attracted through this effective mechanism. Similarly, linking beneficiaries of RERP with financial services is also relevant. He added, selection of value chain commodities also looks promising in relation to HVAP experience. Mr Bhari at the end noted with that of HVAP experience and informed that leading role of District Chamber of Commerce and Industry (DDCI) can be effective while implementing the project.

3. Mr Lok Raj Sharma, NRNA-Denmark, Member of Social Entrepreneurship Development Sector

Non-Resident Nepalese Association working in 78 countries over the world can play vital partnership role with RERP. The main agenda according to him should be transferring knowledge, skills and technology that already being developed in advanced countries where NRNA can bridge in-between.

4. Mr. Mahendra Adhikari, Global Bank

Mr Adhikari expressed his positive impression about RERP. Involving Bank, Financial Institutions including Micro- finance sector in the project can add value for the successful implementation. The negotiation with banking sectors should happen with more clarity. He further expressed his hope that similar initiative working together with Banks and Financial Institutions in neighbouring India has been successfully implemented. Also commented that the target of financial literacy seems to be minimum, it might be better to increase the current target number. Giving the example of recent study conducted by Nepal Rastra Bank he added migrants after spending some time and after earning in the foreign land brings money back to the home country looks for opportunity to invest and stay back at home. But reality is different because of no job opportunity workers are reluctant to return back in search of work. Understanding the reality of this happening RERP thus should be able to address this reality and contribute to the extend it can.

5. Chair Person, Fair Trade Group Nepal

Commented on marketing promotion aspect, chairperson added, it would be better to link business development and linkages services also to national level rather than being confined into district or local level.

6. Mr. Jhabindra Adhikari, UN Migration Agency

Mr Adhikari opined that establishing migration information centre by the project is appreciative. But the linkages on migration resource centre particularly in the training and vocational activities have to come with clarity therefore this can empower youths positively.

7. Mr. Kul Prasad Karki, Chairperson, Prabashi Nepali Coordination Committee

Since the majority of national GDP is covered by remittances earning, government should be serious on migrants and returnees issues. Mr Karki further commented- financial literacy training should be prioritized in utilizing remittances earning in productive investment. He suggested the government should develop remittance sending mechanism in a collective way (i.e developing a system where many remittance senders can send money back home together paying service charge at once then distributing to the individual bank accounts. He thinks this mechanism can highly reduce the service charge.

8. Mr Govinda Raut, Muktinath Bank  
Mr Raut commented on poverty line indicator and the benchmark should be lined with earnings indicators as updated.
9. Mr Bijaya Thakur, Safer Migrant Association- HELVETAS  
The participant raised query whether migrants to India have been included as migrants in RERP or not? He further added that project has explained only on skilled training and remittance money but returnee migrants also bring back valuable learnings and skills from the foreign land. Therefore how would the project mobilize their skills?
10. Mr Sanjeev Shrestha, HVAP  
Having the experience of HVAP Mr Shrestha opined that Business and enterprise friendly environment should be created by the government where all industrial and investment partners should first push on the policy agendas for favourable collaboration within projects.

## 6. Answering Session

Although project has been delayed due to various reasons such as of local level election and managerial reasons Mr. Nepal assured the participants of the workshop that project will speed up the activities to meet the targeted plan. Mr Nepal noted the commitment that RERP have to coordinate with newly elected local representatives while implementing project activities in the local level. Being thankful for constructive feedback and comments from the floor he added that the questions, comments, suggestions and feedback rose from participants will be considered as way forward for RERP project. Answering to the notable queries each director explained-

- Regarding age limit and definition of youth's criteria- RERP has followed the provision and definition by National Planning Commission (NPC). But considering the floor's discussion for reconsideration needed MOI can coordinate with Ministry of Youth for further clarification and necessary discussion.
- Piloting in Dhanusha, Bateshwar Rural Village Municipality and Saptari, Bisanpura Rural Village Municipality has inspired RERP to move ahead. The selection of these two rural municipalities was piloted among the large population distribution of these two districts.
- RERP will internalize the importance of Matching Grant and linkage of Value-Chain as suggested from the floor. Experiences of stakeholder in these areas will be adopted as valuable lesson learnt. This suggestion will also be added while preparing Annual Work Plan and Budget (AWPB) of the project.
- Learning from NRNA in terms of transferring knowledge and idea from outside Nepal should also be welcomed as noted by NRNA representative in the workshop. MOI in this regard would be happy to discuss further in need.
- On the issues raised regarding migrants issues such as on reducing service charge while bringing remittances earning into the country will be discussed with authorised partners such as Banks and Financial institution for necessary mechanism. Director added that could be developed in facilitating migrants and their families as per the project objective.
- Regarding the query on why RERP has only advocated for District level market linkages and not focused on National Level Business Development linkages, director answered that RERP intends in promoting local producers and to link with local market for the purpose of well-being of local community because local community deserves the must also RERP envisions uplifting the targeted community.
- In terms of poverty line indicators there can be revision and discussion as per the need.

- Returnee migrants' skills can be capitalized by involving him/herself as resource person in the project.
- Learning by doing approach will be adopted in the project. A special provision of dedicated staff on Knowledge Management has been arranged in the project thus the knowledge generated within the project period will be well captured, analysed, documented and shared at various level for information and knowledge about the project.

## 7. Guest Speakers Session

**National Micro Entrepreneurs Federation Nepal (NMEFEN), Chairperson, Mr. Lhakpa Lama.**

Mr Lama expressed his views that RERP is one of the relevant projects addressing the reality of Nepalese economy on remittance earning. He hoped that such initiative by Government of Nepal, IFAD including private sector collaboration similar as of “Samriddhi” can collectively help solving livelihood problem of Nepal. Mr Lama then wished for the successful implementation of the RERP.



**Confederation of Nepalese Industry (CNI) Vice President Mr Krishna Prasad Adhikari**



Mr Krishna Adhikari urged for local level ownership mechanism to be developed for making this project sustainable. Samriddhi has been developed as private public partnership project which is very welcoming as well as ownership has been gained thus this relationship should be continued for the suitability of the project and to achieve the project goals. He added, as raised important issue regarding returnee migrants are reluctant to return back destination country in search of job opportunities. He stressed that Samriddhi project should at least be able to minimize this national reality and job opportunities have to be created at home countries utilizing returnee's skills in promotion of enterprises also in local level.

**Federation of Nepal Cottage and Small Industry (FNCSI) Vice-President Mrs. Anjana Tamrakar**



Mrs Tamrakar appreciated “Samriddhi” as the project having unique characteristics and one of the vital project addressing current day Nepal's issues. She wished the project to have speedy spirit in implementing project activities. Further added FNCSI, as partner of Samriddhi project is happy for collaborative actions. She reminded that FNCSI has ample of experiences of collaborating with projects. In her end note highlighted that market linkages, networking from local to national and international level is important in the global context where Nepal alone cannot also be an exception.

**Federation of Nepal Chambers of Commerce and Industry, Mrs Bhawani Rana**



The feature of the project on public-private partnership among Government of Nepal, IFAD and private organizations in the Samriddhi project is important for gaining prosperity. AEC/FNCCI already has been collaborating with IFAD funded operation projects in the past which has taught a lot for Private-public partnership. She added, the collaborative action with RERP as she expects will be more goal oriented and can give satisfactory result. Contribution in the poverty reduction and job creation as the primary agenda raised by RERP is enormously important in minimising major hurdles of the Nepalese economy. In her end note, Mrs Rana convinced that AEC of FNCCI can play important role in RERP project. As the president of FNCCI, personally as well she committed FNCCI will take full responsibility in fulfilling the goal. Regarding the age bar Mrs Rana opined that there should not be limitation of age bar. As she thinks the demarcation of age could restrict in the number of entrepreneurs thus flexibility should be adopted in the project.

#### **Ms Lakshmi Moola, Country Program Manager IFAD Nepal**



Country Program Manager (CPM) on the commencement of implementation of an IFAD investment expressed immense happiness and wished for auspicious start of "Samriddhi". The detail of the statement delivered by CPM has been attached in the annex IV.

#### **Mr Shankar Koirala, Chairperson of the ceremony, Secretary, Ministry of Industry**



Secretary of Ministry of Industry Mr Koirala wrapped up the national launch ceremony of "Samriddhi" project by expressing token of thanks to all participants and delegates for valuable presence. Mr Koirala personally as well as the Secretary of MOI assured the stakeholders that he will be fully committed in taking decisive actions for the smooth operation of Samriddhi project. In his end note, he wished for the successful implementation of "Samriddhi" project. The detail of speech is in annex V.

## **8. Way Forward**

- The constructive feed backs, comments and suggestions raised by project stakeholders during the workshop guided the RERP for effective implementation of project activities in the coming days.
- Detail information on RERP and its implementation mechanisms with relevant partner organizations and stakeholders has established solidarity.
- The issues raised during the workshop have provided agendas and lessons to be learnt for effective execution of the project.

# Annexes

Annex I: Program Schedule of Official Startup Workshop, Date: 8 June 2017

Time	Activities	Responsible
08:00 - 09:00	Breakfast and registration	
09:00 - 09:15	Formal session and guest invitation	Chair- Secretary Ministry of Industry Chief Guest- Hon'able Member NPC ; Guest- CPM IFAD, FNCCI President, CNI President, FNCSI President Heads of UN agencies
09:15 - 09:17	National Anthem	
09:17 - 09:25	Welcome Remarks	Binda Acharya
09:25 - 10:00	Presentation- Samriddhi overview	Purusottam Nepal- JS/ NPD; Dol Raj Bhusal
10:00 - 10:30	Q/A and clarification	Purusottam Nepal- JS/ NPD
10:30 - 11:30	Guest Remarks (15 Minutes each)	President FNCSI President CNI President FNCCI Country Programme Manager- IFAD Nepal
11:30 - 12:00	Chief Guest Remarks	Hon'ble member NPC
12:00 - 12:30	Closing remarks	Respected Chairperson- Secretary Ministry of Industry
Master of Ceremony- Bishnu Kumari Bhusal		
12:30 Onward	Lunch	

## Annex II: List of participating organization

S.N	Name of organizations	Designation	No
1	Ministry of Industry	Honorable Minister	1
		State Minister	1
		Secretary	1
		Joint Secretary	2
		Under Secretary	7
		Planning and Monitoring Section (MOI)	5
2	Department of industry		3
3	Department of cottage and small industries (DCSI)		2

4	Cottage and small industries Development Board (CSIDB)		2
5	Ministry of Finance	Budget & Foreign Aid	2
6	Ministry of Education	Planning Section	1
7	Ministry of Agricultural Development,	Planning Section	1
8	Ministry of Forest and Soil Conservation		1
9	Ministry of Labour and Employment,		1
10	Ministry of Commerce		1
11	National Planning Commission		1
12	Office of Auditor General		1
13	Office of Financial Controller General	Budget & Reimbursable Section	2
	Office of the Company Register		1
	NACCFL, Kupandol		1
14	FNCCI	Representative	1
15	MEDPA/ MEDEP	Representative	2
16	Youth Self-Employment Fund (YSEF)	Representative	1
17	INCLUDE-GIZ	Representative from GIZ	1
18	UNNATI- DANIDA	Representative from ILO	1
19	FNCSI	Representative	1
20	Helvetas	Representative from Project	2
21	Agro-Enterprise Center-AEC/FNCCI	Key persons	2
22	National Micro Enterprise Federation of Nepal(NMEFN)	Representative	1
23	Nepal Rastra Bank (Central bank)	RSRF	1
24	National Associations of Financial Institutions and Cooperatives (FSFACL, CMF, NEPCUN)	Representative	3
25	NRN	Representative	1
26	National Enterprise Development Center (NEDC)	Representative	1
27	ICIMOD	Representative	1
28	PROCASUR	Representative	1
29	IFAD Funded Projects (WUPAP, KUBK, HVAP, ASHA and PAF)	Representative	5
30	IFAD		5
31	FAO		1
32	UNDP		1
33	MEDEP/MEDPA		1

34	UN Women		1
35	IOM		1
36	RER-Project Staffs and professional		23
37	Master of ceremony		1
38	Driver		2
39	Messenger		2
<b>Total Participants</b>			<b>98</b>

### Annex III: Attendees List

SN	Name	Designation	Office	Contact Number	E-mail
1	Shankar Pd Koirala	Secretary	MOI		<a href="mailto:koirala_shankarp@yahoo.com">koirala_shankarp@yahoo.com</a>
2	Dr Chandra Kanta Poudel	Member	NPC	984308721	
3	Purushottam Nepal	Joint Secretary and Director RERP	MOI		
4	Gopi Krishna Khanal	Joint Secretary	MOI		
5	Pradeep Kumar Koirala	Joint Secretary	MOI		
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79	Dil Bahadur Thapa	Driver	MOI	9842827887	
80	Dil Bahadur Karki	Driver	NPEDC	9841391597	
81	Shankar Manandhar	DDG	CM		
82	Ranju Timilsina	Office Helper	MOI	9841971456	
83	Durga Basnet	Office Helper	MOI	9841144331	
84	Lila Khatiwada		MOI	9843192190	
85	Manju Chaudhari		MOI	9841412582	
86	Guru Bhakta Shrestha	Chief Account Officer	RERP	9852056949	
87	Sita Thapa		MOI	984349038	
88	Sita Bhattarai	M&E Officer	RERP	9841362553	<a href="mailto:rasibtr@yahoo.com">rasibtr@yahoo.com</a>
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#### **Annex IV: Statement delivered by Ms Lakshmi Moola, Country Manager IFAD Nepal**

*Mr. Secretary, Joint Secretaries, distinguished guests and participants,*

*It is our honour today to stand by your side to officially commence implementation of an investment, we are confident, will emerge to be one of the most innovative loans to Nepal. Samridhhi or the Rural Enterprise and Remittances Project was conceived during the year that remittances contributed almost 28% to Nepal's GDP. Government of Nepal's, Ministry of Industry and IFAD designed this investment, with the goal to reduce poverty and achieve sustainable peace through employment-focused, equitable and inclusive economic development.*

*Coincidentally, June 16th celebrates the international day of family remittances.*

*As you may be aware the Global Forum on Remittances Investment and Development just concluded in New York. Nepal has participants at that Forum. During the opening statement, IFAD's new president highlighted the crucial role that remittances have for migrant families, allowing them to provide food, education, health, most particularly in rural areas – where there is the most impact.*

*Given that one in every seven people is impacted directly from remittances, this is nowhere more evident than in Nepal.*

*Labor migrations play a key role in the context of Nepal's economy and social development. Remittance accounts for approximately 28 per cent of Nepal's total GDP during the fiscal year 2013/14 up from around 11 percent in 2003/04. Subsequently, there has been a huge increase in the inflow of remittances, from 58.6 billion rupees (NPR) in 2003/04 to NPR589.5 billion in 2014/15.*

*The remittance flow, therefore, is a major contributor to development financing in Nepal. The outflow of migrants in the past decade has been momentous in transforming the country's economic, social and cultural fabric. Nepal has emerged as a remittance economy, shaped by migrants' cash flows, so much so that it was the third-largest recipient of remittances—as a share of GDP—in the world in 2012*

*and the top recipient among least developed countries.*

*Providing alternative livelihood opportunities and helping to augment household incomes.*

The contribution of remittances towards the country's development finance has been less well recognized in comparison with overseas development aid, foreign direct investment and debt. Yet, the contribution

of international migrant remittances to the economy is phenomenal, whereas foreign aid represents only 15 per cent of the national budget. Nepal Rastra Bank calculates that around NPR 589.5 billion were remitted the formal banking channel in 2014/15, which was roughly equivalent to the size of the annual budget for that fiscal year.

The Government of Nepal and IFAD signed the loan and grant for Samriddhi on December 10 2015, for amounts equivalent to USD 38.6 million, to make up a total financing of USD 68.2 million over a seven year period to achieve the following objective:

That viable Rural Medium and Small Enterprises, in both farming and off-farming sectors, provide sustainable sources of income to poor households, migrant families and returnees. This will be achieved by: (i) supporting 60,000 rural entrepreneurs to expand their existing business or create a new one; (ii) facilitate 30,000 rural youth access job placement services; (iii) support 30,000 enterprises that have started/expanded with Samriddhi stay in business after 3 years, of which 33% owned by women/30% owned by migrant returnees; and (iv) support 21,000 vocational trainees and apprentices, of which 33% of women, are in gainful employment over at least 6 months.

We commence our newest partnership in Nepal, with the Ministry of Industry. And while this will, like any new relationship take a little effort, we have been working together diligently to get Samriddhi off the ground. I would also like to particularly acknowledge the past Project Managers Mr Dhirga Narayan Paudel and welcome the new Project Manager, Mr Saroj Prasad Guragain and the entire Samriddhi team. There are some, on the team, who are familiar to IFAD and this should contribute, we hope, to faster implementation.

I take this opportunity to introduce the IFAD team – Bashu Aryal is IFAD's face of Nepal, and Country Programme Officer based in Kathmandu; Aissa Toure is Programme Officer focusing on Samriddhi implementation; Shankar Kutty is Procurement Advisor; Agnes Deshomes is the designer of Samriddhi and returns to facilitate the startup; there are a few consultants that work tirelessly with the IFAD projects who are also here – Pradeep Shreshtha on Financial Management; Hari Dhakal on Procurement; Dhruba Regmi provided implementation support over the last year; and Kaushal Shreshtha (on ASHA and has on occasion assisted Samriddhi).

Wishing Samriddhi an auspicious start to implementation, thank you!

**Annex V: Speech outline delivered by Mr Shankar Prasad Koirala, Respected Chairperson-Secretary, Government of Nepal, Ministry of Industry**

Distinguished guest, honorable member of National Planning Commission, representatives from ministries and departments, heads of UN agencies, representatives of private sector, journalist. As per financial agreement between government of Nepal and IFAD on 10 December 2015, Samriddhi project was formally signed. Nepali youths, pro-poor and migrants/returnees in the sixteen districts will be benefitted through enterprises development and employment placement within 2022.

Ministry of industry is being implementing as a model in cluster approach linking Terai and hill which could support to weaving socioeconomic harmonization and industrial promotion. Industrial development and promotion, introduce Nepalese product in the global market in inevitable for economic growth. In the age for partnership and collaboration, the beauty of partnership with private sector and specialized bilateral and multilateral agencies could be successful project arrangement which can be replicated in industrial development beyond the targeted districts that could significantly contribute GDP in the country.

In this journey, I would like to request to the private sector to play the constructive role that will further expand the more collaborative partnership with GoN. Similarly, professional unification from private sector representatives' bodies would be appreciable. Realizing a fact of productive utilization of remittances this project could play crucial role in the working area. Market driven approach is conceptualized in the area of intervention in which small and medium scale business and enterprises will be benefitted by expanding portfolio and establishing subsidiaries.

I take this opportunity thanking to all the members of project steering committee represents from government of Nepal different ministry, GoN agencies and private sector. Colleagues from MOI and Samriddhi's project staffs. Last but not least, I would like to thank IFAD for technical and financial assistance and would like to declare for the closing of this official start up workshop. \*\*\*\*\*

## Annex VI: Photos

Photo 1: Guest speakers in the Dias



Photo 2: Secretary, Mr Shankar Pd Koirala delivering commencement speech



Photo 3: Workshop Participants



Photo 4: Project director presenting about project



Photo 5: IFAD CPM including Key note speakers



Photo 6: IFAD Delegates participating the workshop

