

**Final Evaluation Report
of
Financial Services for Smallholder Farmers (FSSF) Project
iDE Nepal, Jhamsikhel, Lalitpur, Nepal**



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Bishnu Bilas Adhikari, PhD
Program Expert and Team Leader
Final Evaluation Team
March 2023

ABBREVIATIONS

ADS	:	Agriculture Development Strategies
AGM	:	Annual General Meeting
Am.	:	ante meridiem
APP	:	Agriculture Perspective Plan
ARM	:	Annapurna Rural Municipality
BRACED:		Building Resilience and Adaptation to Climate Extremes and Disasters
CC	:	Collection Centre
CBFs	:	Community Business Facilitators
CPA	:	Commercial Pocket Approach
CPAC	:	Central Project Advisory Committee
DAC	:	Development Assistance Committee
DIP	:	Detail Implementation Planning
DOA	:	Department of Agriculture
FE	:	Final Evaluation
Feb	:	February
FET	:	Final Evaluation Team
FGD	:	Focus Group Discussion
FSSF	:	Financial Services for Smallholder Farmers
GA	:	General Agreement
GON	:	Government of Nepal
GESI	:	General Equity and Social Inclusion
HH	:	Household
HRP	:	Human Resource Policy
IAAS	:	Institute of Agriculture and Animal Science
INGO	:	International Non Government Organization
iDE	:	International Development Enterprise
IPM	:	Integrated Pest Management
KII	:	Key informant's Interview
LRP	:	Local Resource Person
MIT	:	Micro-Irrigation Technology
MoALD:		Ministry of Agriculture and Livestock Development
MPAC	:	Municipality Palika Advisory Committee
MPC	:	Marketing Planning Committee
NGO	:	Non-Government Organization
NRs	:	Nepali Rupees
OECD:		Organization of Economic Cooperation Development
PA	:	Project Agreement
PAC	:	Project Advisory Committee
PD	:	Plant Doctor
PFG	:	Progressive Farmers Group
pm	:	post meridiem
PMC	:	Project Management Committee
PNGO	:	Partner Non-Government Organization
PQPMP:		Plant Quarantine and Pesticide Management Center

PR	:	Progress Report
RM	:	Rural Municipality
RPAC	:	Rural Palika Advisory Committee
SIMI	:	Nepal Smallholder Market Initiative
SMEs	:	Small and Medium Enterprises
SWC	:	Social Welfare Council
TDS	:	Tax Deduction at Source
TOR	:	Term of Reference
USA	:	United States of America
US\$:	United States Dolor

EXECUTIVE SUMMARY

This evaluation report presents results of the final evaluation (FE) of “Financial Services for Smallholder Farmers (FSSF)” project as per the project agreement signed with the SWC Nepal on 8th December 2021. The project is implemented by International Development Enterprises (iDE) Nepal working with the local partner Dhikurpokhari Community Development Organization (DCDO), Pokhara, Kaski. The project aimed to increase incomes of smallholder farmers by a) utilizing available financial services, b) increasing commercial vegetable production and productivity through capacity development of farmer’s group and cooperative and better access to production technology through different trainings, c) enhancing better market linkages in local level through strengthening collaborating collection centers and satellite markets, d) to provide insurance coverage and financial support to the farmers in the event of failure of any of the notified crop as a result of natural calamities, pests & diseases, e) to encourage the farmers to adopt improved farming practices with higher technology in Agriculture, f) to create awareness on gender equality and social inclusion for women’s empowerment, g) to lead farmers to become Plant Doctors (PDs) in collaboration with Plant Quarantine and Pesticide Management Center, h) to promote and establishment of women-run small and medium enterprises in farmer’s locality, i) to give training on business literacy for improved agriculture finance to Market Planning Committees (MPCs), j) to increase linkage and coordination, with MPCs, traders, and other market actors.

The project was implemented in four sites in Kaski district viz: i. Chisapani (Pokhara Metro city-22), ii. Annapurna Rural Municipality, iii. Machhapuchhare Rural Municipality and iv. Madi Rural Municipality targeting for providing financial services (access to capital and crop insurance), gender equality and social inclusion (GESI) awareness and women’s empowerment, strengthened capacities of rural cooperatives and collection centers, increased adoption of productivity-enhancing agricultural technologies and practices, promotion and establishment of women-run small and medium enterprises, Linkage and coordination, network strengthening with local government organizations, insurance companies, farmers groups and cooperatives. Project focused on increasing commercial vegetable production and productivity through capacity development of farmer’s groups and cooperatives and better access to production technology through different training, enhancing better market linkages at the local level through strengthening collaborating collection centers and satellite markets.

The overall objective of the final evaluation (FE) of the team from the Social Welfare Council (SWC) was to assess the results and approaches of the project interventions within project period. The evaluation team identified and documented the achievement of the project interventions, challenges, lessons learnt and assessed the progress against the baseline data. The project interventions were assessed in terms of relevancy, effectiveness, efficiency, impact, and sustainability. Results were assessed against project output targets and project’s contribution to a higher level of outcome results.

The FE adopted a mixed approach combining both quantitative and qualitative techniques. Along with the review of the project documents, the qualitative data were derived using a checklist, various methods such as Focus Group Discussion (FGD), Key Informant’s Interview (KII), consultation and collection of respondents’ responses were implemented in the evaluation. After a series of interactions and field observations, the collected information was analyzed

thematically and compiled. The team also examined the financial regularities in accordance with the prevailing rules and regulations of Nepal government. Additionally, a short meeting was held with the regional staff at iDE Nepal office Pokhara who were directly involved in the project activities. Overall impact of the project was assessed in relation to the log frame made available by the project and Terms of References (ToR) provided by SWC Nepal. The FE followed the evaluation criteria of relevance, effectiveness, coherence, efficiency, impact and sustainability and answered key evaluation questions. Partnership, Gender Equality and Social Inclusion (GESI), and improvement of the livelihood of farmers were the cross-cutting criteria followed by the evaluation. The focal group discussion (FGD) with Market Planning Committee (PMC) members on vegetable collection center, crop insurance, integrated pest management (IPM) technologies, vermicompost etc, interaction with cooperative farmers/Plant doctor, Interaction with progressive farmers group (PFG) about irrigation facility, crop insurance and repayment, interaction with Siddhartha Insurance Company Limited about crop insurance, Interaction with Annapurna rural municipality (ARM), few informant interviews were conducted along with review of existing project documents as well as other relevant literatures to answer the evaluation questions. Few informal observations were carried out in collection centers, farmer's field, and interaction with cooperatives members were carried out to gain insight about contribution of the project to the cooperatives. iDE Nepal and implementing partner Dhikurpokhari Community Development Organization (DCDO), were the primary audiences of this final evaluation.

Key findings

A. Relevancy:

The overall design and approaches of the project was relevant in addressing the needs and priorities of the target groups and communities, supporting women and other marginal and disadvantaged groups. Its focus on functional capacities of partner institutions, access to technology and essential inputs, access to extension services for improved production technology, for improving market linkages to the farmers are highly relevant as these are the key needs and priorities of the smallholder farmers particularly women and marginalized groups.

The priority of local government on the agriculture sector, availability of resources and absorption capacity have led to the effective partnership with the local partner non-government organization DCDO leading to better and positive outputs. The project has followed human rights based and Gender Equality and Social Inclusion (GESI) approach through which it has prioritized female farmers and farmers from marginalized groups such as prioritizing female participation in training, plant doctors (PDs) with extension services, increasing farmers' access to resources (income, grant etc.), technologies and knowledge, encouraging them for decision-making, and ultimately empowering them. The project has mainstreamed GESI into all stages and activities. The project is well aligned with the national priorities and strategies of the country such as Sustainable Development Goals (SDGs); Nepal's Agricultural Perspective Plan (APP, 1995-2015) followed by Agricultural Development Strategy (ADS, 2015-2035) with adopting a 'pocket package' approach. The project aligns with the 15th Plan (2019/20-2023/24) that has prioritized food security and nutrition, and includes increase in agricultural production and productivity, coordination and collaboration with federal, provincial, local level and other stakeholders, emphasized the involvement of the private sector and cooperatives in marketing etc. in its strategies and working policies.

B. Effectiveness

The evaluation team appreciates the project efforts in selecting local level partner NGOs, its project sites, field activities and beneficiary groups as well. Financial process and accounting system also found run satisfactorily. The project meetings were also found conducted regularly. Coordination between the stakeholders at the local level was observed to be effective and efficient. The overall iDE intervention is effective, and the project activities were delivered effectively in terms of increasing productivity of vegetable crops, capacity enhancement of plant doctors, crop insurance, entrepreneur development of women farmers and capacity enhancement of cooperative staff. Different project activities were disseminated through knowledge and information systems established by existing networks. The project has prepared a progress report as per the plan, and the audits have been done to review the effectiveness of activities undertaken in relation to the funds utilized.

The project has been significantly effective in enhancing the capacity of farmers' groups, cooperatives and in creating employment and income opportunities to the local people including women and marginalized groups through provision of technical training and extension and input services. However, marketing of vegetables to distant markets is still a problem and the vegetables are sold in the local market on a small scale. Likewise, effectiveness of infrastructures particularly collection centers are a bit questionable in the changing context considering the sustainability. If vehicles are easily accessible in villages, the individual farmer can sell his / her product easily to distant markets. The project has made an effort to mainstream GESI in its project cycle through identifying women, indigenous people, and those from socially disadvantaged groups and understanding their different needs, constraints and their vulnerability regarding access to services and opportunities. This was done to make sure that project interventions benefit women, men, and socially disadvantaged groups meaningfully and equitably, providing equitable access to project resources; and to minimize any unintended gender-based discrimination. However, the GESI aspect is largely confined to participation of women and socially marginalized groups in the project activities.

C. Coherence:

iDE intervention is overall coherent with Government's policies and with other interventions carried out by the Government of Nepal. For example, Agriculture Perspective Plan (APP) and Agriculture Development Strategies (ADS) have adopted a "Pocket Approach" that aims for specialization and commercialization to which the strategy of iDE is coherent. The intervention is also in line with the "Game Changer" projects of Nepal such as Prime Minister Agriculture Modernization Project which aims to enhance competitiveness and to ensure food and nutrition security by industrializing the sector to create sustainable economic opportunities and to be self-reliant in agricultural production.

D. Efficiency

Overall efficiency in terms of utilization of the resources including human, material and financial resources to achieve the results in a timely manner, project management structure, fund flow mechanism and project implementation strategy and execution is satisfactory. The existing project management structure was quite appropriate and efficient in generating the expected results because the involvement of DCDO, a local non-government organization implementing as a partner allowed for internalization of the iDE intervention.

E. Sustainability:

The main strength of iDE project is the partnership with local NGO, local government, local cooperatives and farmers' groups for implementing its project, which is likely to contribute to sustainability of the intervention even after the project closes. Also, the project has supported use of solar pumps, irrigation pipes, tools and kits support for PDs/CBFs are extremely helpful for farmers to do commercial farming of vegetables. Interaction with local government authorities of different Palikas showed that they have been allocated few budgets for agricultural activity, majority of the Palikas have adopted the modality of iDE and internalized the activities in their programs to support smallholder farmers with income generation activities for the improvement of their livelihood. They also commit to continue supporting agricultural development programs even after phasing out of the project. Overall, ownership by local government and the cooperatives, farmer's use of materials from the cooperative, capacity building and institutional strengthening of Palikas and development of working procedures for them indicate some of the actors and factors of the sustainability of the project.

F. Impact

As the activities of the project are more focused in developing strategies, for the establishment of collection centers, marketplaces, providing improved production technologies to the farmers, awareness programs to farmers, women groups and cooperatives etc. which is difficult to measure properly. Some activities of certain Palika are found to be highly effective and replicated to other new areas. The best production technologies extended through PDs and CBFs are replicated to new sites or in new societies namely beekeeping practices, mushroom production technology, vegetable production technologies etc.

SECTION I

INTRODUCTION

1.1: Background

The International Development Enterprises (iDE) is a non-political, non-governmental, non-profitable and non-sectarian organization for social and development activities in Nepal. It was established in 1981 USA and has started work in Nepal since 1992 for the benefit of the Nepali people to achieve better standards of life. It helps in creating income and livelihood opportunities for the agriculture and rural livelihoods, climate change, disaster risk reduction, water sanitation and hygiene and gender equality and social inclusion (GESI). Its main office in Nepal is at Jhamsikhel, Lalitpur. iDE Nepal has been focused on irrigation, quality seed, rural collection centers for agricultural produce, developed commercial pocket approach in agriculture, serve as hubs for community business facilitators providing last mile services to smallholders and disadvantaged poor people of Nepal to achieve better standards of life in the creating income and livelihood opportunities for the agriculture and rural Livelihoods.

iDE Nepal has conducted the latest General Agreement (GA) with Social Welfare Council (SWC) on 8th December 2021 and Project Agreement (PA) on 13th Feb 2022 for a project “Financial Services for Smallholder Farmers (FSSF)”. However, this project was started from 2021 for a one year project period in Kaski district. This project was implemented through local partner Non-Government Organization (NGO) Dhikur Pokhari Community Development Organization (DCDO) in four places viz: Chisapani (Pokhara Metropolitan city-22), Annapurna Rural Municipality, Machhapuchhare Rural Municipality and Madi Rural Municipality, Kaski.

The Dhikurpokhari Community Development Organization (DCDO) is also a non-profit oriented community development organization established in 2001 (2058 BS) at Annapurna Rural Municipality-2 Dhikurpokhari, Kaski. It is a non-government organization (NGO) serving as a local partner organization for conduction of all FSSF project activities at the field level. It primarily works at transforming traditional farming methods into more scientifically modern one in order to increase farm products. It has been continuously working in the agriculture sector, particularly in vegetable farms, and assisting farmers, particularly women, for marketing their products so that they would be economically less dependent on their family heads.

In this project, the iDE Nepal worked with financial institutions, banks and crop insurance companies to roll out a program of bundled financial services, reaching remote farmers with new capital and crop insurance. It has given emphasis on reaching vulnerable, disadvantaged and marginalized farmers involved in cooperatives, collection centers, and farmers' groups that provide market access to farmers in these project areas.

After the completion of the project, a four members' evaluation team was formed by SWC. A program expert from Institute of Agriculture and Animal Science (IAAS), a representative from SWC Nepal and a member representative from Department of Agriculture (DOA), and a free-lancer financial expert on 29th December 2022 to fulfill the requirement of final evaluation as per the Term of Reference (ToR) of SWC Nepal. The main purpose of the final evaluation (FE) of the project is to assess the results and approaches of the project interventions within the project period (2021 to 2022). The evaluation aims to assess the relevance, effectiveness, coherence,

efficiency, impact and sustainability of the project interventions in project sites within the project period. The Final Evaluation Team (FET) had visited different four project sites and observed different project activities from 4th -7th February 2023. The project sites of different Rural Municipalities and Metropolitan city are given in Table 1 as under.

Table 1: The name of project sites under FSSF project in Kaski district

SN	Name of Metropolitan city / Rural Municipality	Village	Remarks
1	Pokhara Metropolitan City-22	Chisapani	
2	Annapurna Rural Municipality-2	Dhikur Pokhari	
3	Machhapuchhare Rural Municipality-6	Bhedabari	
4	Madi Rural Municipality-4	Tarkang	

iDE Nepal supports the project in management, technical backstopping, capacity building of partner organizations on finance and administration, oversight of financial and technical compliance, national and international coordination, knowledge dissemination etc. The SWC and the implementing partner -iDE Nepal are the primary audiences of this evaluation. They will use the evaluation findings to make decisions in improving the interventions in the future. The evaluation has followed the Organization of Economic Cooperation Development (OECD), Development Assistance Committee (DAC)'s evaluation criteria – relevance, coherence, effectiveness, efficiency, impact and sustainability. Partnership, and Gender Empowerment and Social Inclusion (GESI) added as cross cutting criteria.

1.2 Project objectives

The general objective of the FSSF project was to improve the well-being of the vulnerable, disadvantaged and marginalized people by improving agricultural productivity through access to better production technology and markets in the remote areas. The project targeted 1,000 HH, through its direct intervention in which women will comprise 70% of direct recipients of training and support. The iDE Nepal worked with financial institutions, banks and crop insurance companies to roll out a program of bundled financial services, reaching remote farmers with new capital and crop insurance.

The performed specific objectives of the project were:

- a. To increase access to financial institutions and crop insurance for agricultural production
- b. Strengthening and scaling-up commercial vegetable pockets through Public Private Partnerships program that will extend this successful approach into the new geographic areas.
- c. Enhancing better market linkages at the local level through strengthening, collaborating, collection centers and satellite markets.
- d. To create awareness on gender equality and social inclusion for women's empowerment.
- e. To develop and establish last mile supply chain actors in the farming community.
- f. To promote and establishment of women-run small and medium enterprises in farming locality of remote areas.
- g. To create access to new capital through targeted financial services (a non-collateral agricultural loan) to the smallholder farmers.
- h. To increase adoption of productivity-enhancing agricultural technologies and practices to the farmers.

- i. To improve the vegetable production and productivity through adoption of climate smart agricultural technologies.

1.3. Intended Outcomes of the Project

The intended outcomes of the project were as follows:

- a. The targeted group of farmers received a non-collateral agricultural loan through targeted financial services.
- b. Scaled up the Commercial Pocket Approach (CPA) by extending last-mile supply chains for agriculture inputs and services to the farmers.
- c. Farmers can be able to diagnose plant diseases and pests with plant health services at the local level through Plant Doctor (PDs).
- d. Demonstrated and hands-on the improved and climate-smart agriculture technologies to the farmers through Community Business Facilitators (CBFs) and PDs.
- e. Enhanced vegetable production, sales, employment, agriculture loans, and crop insurance to the farmers.
- f. Entrepreneur farmers received production training in different agriculture businesses with getting seed money for the initiation of their business.
- g. Promotion and establishment of women-run small and medium enterprises in the farming community.

1.4 Intended Beneficiaries of the Project

- a. The project has impacted 1,082 households (79.48% female participants), for a total of 5,410 individual beneficiaries, through direct intervention that has created access to new capital through targeted financial services with a non-collateral agricultural loan.
- b. The project scaled iDE's Commercial Pocket Approach by extending last-mile supply chains for agriculture inputs and services, developing 29 CBFs (66% female).
- c. Of these 29 CBFs, 15 (67% female) were trained and certified by the Department of Agriculture and Livestock Development as Plant Doctors (PDs), through whom farmers can receive a formal diagnosis of plant diseases and pests as well as practical plant health advice for treatment.
- d. The 15 Plant Doctors have conducted individually a plant clinic activity at the local level to find practical solutions in plant health.
- e. The CBFs and PDs have reached 4,002 farmers with hands-on demonstrations of technologies and climate-smart agriculture approaches.
- f. The project has enhanced production, sales, employment, agriculture loans, and crop insurance and has improved the livelihood of more than 20,010 farmers.
- g. A total of 18 women entrepreneurs received training in three different businesses such as shitake mushroom cultivation, bee keeping, handicraft and commercial vegetable farming.
- h. The project supported seed money to five women entrepreneurs for the initiation of their businesses.
- i. The project has enhanced production, sales, employment, agriculture loans, and crop insurance and has improved the lives of over 20,010 people.

1.5 Donor Information:

International Development Enterprises (iDE) Inc/

iDE was established in 1981 by a group of North American entrepreneurs with an innovative approach. It harnesses market forces to fight rural poverty in developing countries and has worked in Nepal since 1992. It also facilitates market outcomes that benefit the poor in terms of income, affordability of inputs and services and better return of their produce sold. It presently operates in eleven countries in Zambia, Zimbabwe, Ghana, Mozambique, Tanzania, Nepal, Bangladesh, Cambodia, Vietnam and Nicaragua/Honduras. iDE's mission is to create income and livelihood opportunities for the rural people also protecting from the impacts of climate change and malnutrition.

iDE has started work in Nepal since 1992 for the benefit of the Nepali people to achieve better standards of life. It helps in creating income and livelihood opportunities for the agriculture and rural livelihoods, climate change, disaster risk reduction, water sanitation and hygiene and gender equality and social inclusion (GESI). iDE Nepal has been focused on irrigation, quality seed, rural collection centers for agricultural produce, developed commercial pocket approach in agriculture, serve as hubs for community business facilitators providing last mile services to smallholders and disadvantaged poor people of Nepal to achieve better standards of life in the creating income and livelihood opportunities for the agriculture and rural Livelihoods. Its main office is located at Jhamsikhel, Lalitpur. The detail information on the donor is as follows:

Name and Home Address of the Organization:

International Development Enterprises (iDE) Inc/
Denver, 10403 West Colfax, Suite 500, Lakewood, CO 80215, USA.
Tel: (303) 232 4336, Fax: (202) 232 8346, [www. ideorg.org](http://www.ideorg.org)

Country Office:

international Development Enterprises (iDE) Nepal
Jhamsikhel, Lalitpur, Nepal
Tel. 977 -01-5520943, Post Box 2674
Email: Nepal@ideglobal.org
Website: www.ideglobal.org

1.6 Project Composition

The FSSF project was composed by iDE Nepal, along with National NGOs; Dhikur Pokhari Community Development Organization (DCDO) Kaski district for targeting 4 sites.

1.7 Financing Arrangements

The details of financial arrangements are given in financial sections of this report, which cover financial analysis and major components of financial transactions, procurement procedure for goods and fixed assets, payments, sub-agreements, financial reporting and match fund reporting, respectively.

1.8 Objectives of final evaluation

The overall objective of the final evaluation (FE) is to assess the project results and approaches of the project interventions followed during project implementation period (2021-2022). The FE

serves as an important function to identify and document the achievements of the project interventions, challenges, lessons learnt and best practices. Based on the TOR provided by SWC Nepal, the objectives of the final evaluation were:

- a. to explore and highlights the level of progress or changes made by the project in which the achievements have supported the program goals and their objectives,
- b. to evaluate the project effectiveness, longitudinal effect, and continuity of the project activities/services as well as the scope and extent of the institutionalization of the project,
- c. to explore the cost effectiveness of the project activities,
- d. to identify the target and level of achievements as specified in General Agreement (GA) and Project Agreement (PA),
- e. to provides the recommendation of good lessons which will serve as guidance for the way forward for future course of action of the next project,
- f. to explore the coordination between line agencies and local government institutions in the project areas,
- g. to find out the income and expenditure in compliance with the project agreement and proportion of programmatic and regularities/disciplines in accordance with the prevailing rules regulations.
- h. to find out the achievements of the project and its relevance, effectiveness, efficiency, sustainability and impact including synergies with other government-led initiatives.
- i. to assess engagement of local partners such as Palikas, cooperatives, agribusiness association, farmers groups and other actors with their understanding, including financial and other commitment for sustainability of project activities,
- j. to review and assess the risks and opportunities (in terms of resource mobilization, synergy and areas of interventions) for the future,
- k. to suggest amendments in project activities and working modalities, if needed, for the better contribution to the beneficiaries.

1.9 Scope of the Evaluation

The project components, major issues and the achievements of the evaluated project were assessed at three different levels of study as under headings.

a. Strategic level: Analysis of project's context, planning and documentation, partnership and networking.

b. Implementation level: Sufficiency and quality of resources mobilized, reporting, monitoring and evaluation system and compliance with project documents.

c. Organizational level: Effectiveness of organizational management system and effectiveness of programs.

1.10. Issues focused during evaluation:

Followings were the major issues focused during evaluation of the project:

- a. Community/social/public auditing practices in the program/project areas,
- b. Project's coordination mechanism with local NGO partners, and local government bodies and other related line agencies.
- c. Level of public/community participation in the project.

- d. The extent of social inclusion during project implementation
- e. Impact of the project in the community
- f. Partnership modality with partner organizations and its contribution.
- g. Extent of the level of up-to-date completion of the project activities.
- h. Inventory/assets management system of the project/programs (records, uses and condition of durable goods purchased under duty exemption) maintained by the partner I/NGO.
- i. Income and expenditure pattern of project/program and level of accounting transparency.
- j. Resource flow modality from INGO to partner and community.
- k. Internal financial control system of the project.
- l. Sustainability component of the project/program.
- m. Successful cases/stories of the project, which can be replicated in other areas/programs, and failure cases and the lesson to be learnt.
- n. Compliance with clause No. 1 of general agreement signed between SWC and iDE Nepal.
- o. Socio-ethical issues governing the project implementation.
- p. Review of findings and suggestions shown by previous monitoring and evaluation reports.
- q. Status of office assets like machines, tools and equipment, other goods purchased under duty free privilege; purchased date, cost value, number, its use and condition, number of people benefited by such fixed assets, its impact on community and disposal procedure as well as recording system.
- r. Selection of partners/counterparts and its performance in implementing projects; institutional capacity, planning implementation and monitoring/ evaluation modality, SWCs' compliances (Renew, audit, election, reporting etc).

1.11 Evaluation Team Composition

The evaluation team was composed of the following four members given in table 2.

Table: 2. List of participants involved in final evaluation team of FSSR project, iDE Kaski

SN	Name of participants	Position	Remarks
1	Dr. Bishnu Bilas Adhikari	Team Leader	IAAS, TU
2	Mr. Sanjay Kumar Mallik	Member	Deputy Director, SWC
3	Dr. Hari Bahadur KC	Member	Deputy Director General, DOA
4	Mr. Himalaya Raj Joshi	Member	Financial expert

1.12 Organization of the Study Report

The report has been organized into four different main sections as under.

a. Section I: Introduction

Section first briefly presents the overview of the project, objectives, scope, and limitation of the study during project evaluation.

b. Section II: Materials and methods

Section second briefly describes the designs, selection of the participants, study mechanism for fieldworks, data generation and its presentation, analysis techniques and working schedules of the study area during evaluation of the project.

c. Section III:

The third section describes the outcomes and impacts of the project.

d. Section IV:

The fourth section concentrates on financial analysis of the project.

e. Section V:

This fifth section describes the summary, conclusions, and recommendations of the study.

The last part of the report presents the references, figures, appendices and photographs during project evaluation.

SECTION II

MATERIALS AND METHODS USED DURING EVALUATION

2.1 Study Approach

A pre meeting was organized by SWC and described the process and objective of the final evaluation of iDE handled project “Financial Services for Smallholder Farmers (FSSF)” on 23rd January, 2023 at Hariharbhawan, Pulchowk Lalitpur. Discussion was made on the implemented project, its activities, achievements obtained so far and the objectives of the final evaluation. Similarly, the final evaluation team was involved in a meeting on 24th January(next day) in iDE main office, at Jhamsikhel, Lalitpur and detailed description was made by the iDE team about the project. The field visit schedule and routes were finalized in the meeting.

2.2 Study Design

After the discussion of the team with iDE Nepal and SWC Nepal, the evaluation team finalized the field visit schedule from 4th - 7th February 2023. As a finalized program schedule, the team visited different sites of the project with local partner non-government organization DCDO. The qualitative and quantitative data available from iDE Nepal, local DCDO, insurance company, local government bodies, project beneficiaries, fact sheets of project activities, project database and progress reports were used during the evaluation process. The evaluation team used a wide range of appropriate tools and techniques on activities, interview and interaction with partner organizations, project beneficiaries with physical observations of project sites. The study was made on social, financial, physical, natural and human assets of host communities within the framework of the project. Different documents like project agreement (PA), progress reports (PR), other related documents from the web site, success stories, audit reports and other related publications were also used during study. The team also organized several meetings, interviews, focal group discussions, interactions, home visit etc to collect the appropriate and reliable information from the community.

2.3 Selection of Visiting Sites

The second day meeting of the evaluation team in iDe office finalized the visiting site after getting reference from iDE team. Mainly four sites viz: Chisapani (Pokhara Metropolitan city-22), Bhedabari (Machhapuchhare Rural Municipality palika-6), Dhikur Pokhari Nagdanda (Annapurna Rural Municipality-2) and Tarkang (Madi Rural Municipality-4) were purposively selected as evaluation sites. During the team visit, all local partners including partner NGO (DCDO), beneficiary groups, entrepreneurs, local government institutions of the project, cooperatives, farmers groups were covered. For the unbiased of the evaluation, the team members were very conscious to get true and actual information during evaluation of the project activities.

2.4 Study Methodology

A set of checklists and a few sets of questionnaires were prepared individually from the team and discussed in a group and individual basis. In addition, an individual and /or a group discussion were also held separately with different line agencies and beneficiaries. Photographs of different visiting sites and the different events were also taken during the field visit (Annex 1). The team has followed the activities explained as under:

a. Pre-meeting

To be familiar with project goals, objective and performed activities, SWC Nepal organized a pre-meeting with evaluation team including iDE authorized personnels on 23rd January 2023 at SWC office, Hariharbhawan, Pulchok. Discussions were made about project activities and the final evaluation process used in the field.

b. Field visit planning meeting

A field visit planning meeting was organized on 24th January 2023 in iDE main office at Jhamsikhel, Lalitpur. During the meeting a field visit itinerary was made for the final evaluation team as given below.

**Details of Field Visit Itinerary for SWC team members****Visiting members:**

1. Dr. Bishnu Bilas Adhikari- Team Leader
2. Mr. Sanjaya Kumar Malik- SWC member
3. Dr. Hari Bahadur KC-Department of Agriculture/MoALD
4. Mr. Himalaya Raj Joshi- Financial expert
5. Soma Kumari Rana-iDE member, Head office
6. Rakesh Kothari-iDE member, Head office
7. Bal Krishna Thapa Magar-iDE Regional office
8. Punya Prasad Bhandari-DCDO (Partner NGO)

Visiting Sites in Nepal

- Pokhara Metro city-22
- Annapurna Rural Municipality
- Machhapuchhare Rural Municipality
- Madi Rural Municipality
- Siddhartha Insurance Company

Visiting Date

- 4th-7th February 2023

Day / Date	Time	Activities	Remarks
4 th Feb.	11:00 am	Arrived in Pokhara and check in at Hotel Pokhara Batika	
	11:00-12:00 pm	Refreshment time	
	12:00-1:00 pm	Lunch at Hotel Maili	
	1:00-1:30 pm	Visit briefing at iDE Office Pokhara	
	1:30-2:00 pm	Travel to Pokhara-22, Chisapani	

2023	2:15-4:00 pm	Focus group discussion with MPC members (this includes vegetable collection center discussion, crop insurance, IPM technologies, vermicompost etc)	
	4:00-4:30 pm	Travel back to Pokhara	
5 th Feb. 2023	7:30-8:30 am	Breakfast	
	8:30-9:45 am	Travel to Machhapuchhare-6, Bhedabari	
	9:45-11:00 am	Visit vegetable collection center and interaction with cooperative farmers/Plant doctor	
	11:00-12:15 am	Travel and Interaction with women entrepreneur (Tomato farmer)	Sumitra Dahal
	12:15-12:30 pm	Travel back to Bhedabari	
	12:30-1:30 pm	Lunch	
	1:30-2:30 pm	Travel to Dhikur Pokhari	Annapurna RM
	2:30-3:00 pm	Interaction with Annapurna Rural Municipal Chairperson	Mr. Bishnu Bdr KC
6 th Feb 2023	3:30-4:30 pm	Travel back to Pokhara	
	7:30-8:30 am	Break fast	
	8:30-9:30 am	Travel to Madi-4, Tarkang	
	9:30-10:45 am	Interaction with Pragatisheel FG about irrigation facility, crop insurance and repayment	
	10:45-11:00 am	Travel to Madi-5, Bhaise	
	11-12:00 am	Interaction with women entrepreneur (Bee farmer)	Narayani Rana Magar
	12:00-1:00 pm	Travel back to Pokhara	
	1:00-2:00 pm	Lunch at Hotel Mantra	New Road
	2:00-3:00 pm	Visit Siddhartha Insurance Company Limited and interaction with branch chief about crop insurance	
3:00-4:00 pm	Visit and interaction with DCDO		
7 th Feb 2023	7:30-8:30 am	Break fast	
		Departure to Kathmandu	

---The end ---

c. Desktop Review:

Project documents like general agreements (GA), progress reports, evaluation reports, audit reports, donor reports etc. were reviewed during evaluation.

d. Checklist/Questionnaire Preparation:

The final evaluation team prepared checklists and questionnaires individually to ask to the project partners, line agencies and project beneficiaries involved in the project. These documents were used during evaluation of the project.

e. Consultation Meetings:

Two separate consultation meetings were organized with NGO partner DCDO on 5th and 6th January 2023. Different information and documents were collected during this visit cum meeting program. Similarly, two visits cum meetings were conducted with iDE staff and information was collected at that visit.

f. Focus Group Discussion (FGD):

Two focus group discussions were made during the field visit program. The first FGD was conducted with project beneficiaries at Chisapani (Pokhara Metro-22) on 4th January and second FGD was at Bhedabari (Annapurna RM) beneficiaries on 5th January 2023. Different information was gathered from the beneficiaries during FGDs.

g. Key Informant Interview (KII):

Key informant interviews are qualitative in-depth interviews with people who know what is going on in the community. The purpose of key informant interviews was to collect information from a wide range of people including community leaders, professionals, or residents, who have first-hand knowledge about the impact of a project in the community.

h. Stakeholders meeting:

Both government and non-government organizations were met using standard checklists in the field. Meetings were organized with local government authorities, cooperative authorities, farmers groups and market collection centers, insurance companies etc. in the visit.

i. Preparation of evaluation report:

The project evaluation report is prepared after getting full information from the field and information from different stakeholders within a given duration (45 days after pre meeting) of SWC.

2.5 Mechanism of fieldwork

A four-member final evaluation team along with iDE staff (head office and regional office Pokhara) and field staff of partner NGOs DCDO of Kaski district were involved in the field study visit. While collecting information, the team paid due attention to the evaluation and was not affected by the presence of project staff during the interaction with project beneficiaries. During field visit, a meeting was organized every evening at iDE regional office Pokhara for the review of the daily visit activities and a planning program was also set for the next day visit.

2.6 Data analysis and presentation

The evaluation team collected the primary data through key informant survey, interaction and interviews from the beneficiaries of different respective project sites. The list of people participating during the interaction program, the staff of iDE Nepal, implementing local partners and different organizations involved during the study period are listed (Annex 2). The available

information taken from the project sites were the primary data and the information taken from the iDE staff and local NGO partners are secondary data. The quantitative data are presented in tabular form while the qualitative information is in descriptive form in the report. The findings of the study are integrated based on the guidelines provided by SWC Nepal.

2.7. Limitations of the study

The evaluation team visited only four project sites and observed the project activities in short period of time. The team interacted with selective individuals, groups and institutions that were met and discussed about the project impacts and achievements. To minimize data and information gaps, few informal discussions and meetings were carried out in a small group with key people. Due to lack of time, only two focal group discussions were performed with project beneficiaries. Some information that was not obtained in the visit program was also obtained via mobile phones mainly in the case of a few representatives of the cooperative and Palikas. Project had provided training on diary maintenance to the beneficiaries to keep track of their cost of production, production quantity and their farm related other information. However, most of the farmers were not maintaining the diary which affected their record keeping and track of the progress due to the project implementation. This also affected data collection as farmers didn't have records of their production details. The results therefore remained as an analytical rather than a précised measure of program impact relying on the field study. The review of project progress reports, interactions with different project beneficiaries and opinions of the respondents were the basis of project impact and achievements. The project had already ended, and the field office was closed, and the majority of the field staff were either shifted to head office or left the project. This study was constrained by a time limitation where the team was able to spend a total of 4 days only in the field.

SECTION III

PROJECT OUTCOMES AND IMPACT ASSESSMENT

3.1 General Overview

On the process of final evaluation, the evaluation team reviewed the reports made available by the iDE Nepal and partner NGO i.e. DCDO in the field and interacted with concerned iDE personnel first and then after visiting the four project sites in Kaski. The impact of the project was assessed in such a way that the ToR provided by the SWC for the evaluation team. The team also interacted with the responsible persons of various line agencies, project partners and project beneficiaries. During the field visits, the team took detailed field notes and observation records in the field. Regarding financial matters, the team reviewed the audit reports of the project and interacted with concerned financial personnels in DCDO and iDE offices. The information collected has been presented finally in a narrative form through this report. The performance of the project is rated satisfactory based on the evidence and findings obtained during our field visit.

3.2. Data Analysis

The collected data was analyzed both qualitatively and quantitatively with the mixed method approach. The primary data acquired in qualitative mode was analyzed using qualitative data analysis techniques such as validations, triangulations and interpretations, logically interpreting perceptions, and statements, keeping in view the specific context of the respondents. The analysis of data integrated gender considerations, ensuring that collected data is disaggregated by sex, caste/ethnicity, and other relevant categories where appropriate. Quantitative data was analyzed using simple statistical methods. The output results of data analysis were presented in a tabular form i.e. cross tables and also graphics, diagrams, photographs, and so on were also used for presentation of data/information in the report. Furthermore, mapping of the theory of change considering the inputs (training, revolving funds, extension services, post-harvest technologies and physical facilities and networking) provided by the project to achieve final outcomes and reverse were analyzed.

3.3. Observation based on evaluation indicators

The team has performed the evaluation of the project in a sequential order based on the project evaluation indicators such as project implementation strategy, sufficiency and the quality of the resources mobilized, project relevancy, target vs. achievements, effectiveness of the project, project efficiency, project impact, changes observed in quality of life of the project beneficiaries and sustainability of the project activities after termination of the project.

3.2.1 Project Implementation Strategy

The project implementation strategy was assessed through respondents' economical, technological, and environmental aspects. By its nature, the project was found focused more on rural poor, oppressed, marginalized, and vulnerable groups in the society. Different approaches like agriculture intensive programs, developing CBF and nutrition related awareness raising programs; plant clinic, crop insurance, access to financial services to poor and marginalized people focused on women were employed to achieve the project's objective to "improve the wellbeing of the poor people, especially of women. As per the SWC policy of implementing

projects the local partner NGO (DCDO) had run different project activities in the field. Evidence of our field visit showed that the partner organization is well established and operated through local residents, which also brings on accountability and added responsibilities to the implementing even after completion of the project. However, shortage of budget could be a challenge after phasing out of the project.

3.2.2 Sufficiency and quality of the resources mobilized

The FSSF project was the succeeding project after Nepal Smallholder Market Initiative Project (SIMI) project. The FSSF project was implemented for the period of 2021-2022. There was no problem on sufficiency and quality of the resource mobilization in the project. The activities were scattered, and the project had employed different intervention activities in different areas, which might not be enough to bring remarkable changes in the quality of life of the big population in the project areas. It is necessary to give more efforts for capacity development and market linkages; however, the hardware part was quite small and direct support to beneficiaries were negligible.

3.2.3 Project Relevancy

The overall design and approaches of the project was relevant in addressing the needs and priorities of the target groups and communities, supporting women and other marginal and disadvantaged groups in normal as well as in the crisis context and changing conditions. Project focuses on functional capacities of partner institutions, access to technology and essential inputs, access to extension services for improved production technology, for improving market linkages to the farmers are highly relevant as these are the key needs and priorities of the smallholder farmers particularly women and marginalized groups.

The priority of local government on the agriculture sector, availability of resources and absorption capacity have led to the effective partnership with the DCDO leading to better and positive outputs. The project has followed human rights based and Gender Equality and Social Inclusion (GESI) approach through which it has prioritized women farmers and farmers from marginalized groups - such as prioritizing female participation in training, and extension services, increasing their access to resources (income, grant etc.), technologies and knowledge, encouraging them for decision-making, and ultimately empowering them. The project has mainstreamed GESI into every stage and activity.

The project is well aligned with the national priorities and strategies of the country such as Sustainable Development Goals (SDGs); Nepal's Agricultural Perspective Plan (APP, 1995-2015) followed by Agricultural Development Strategy (ADS, 2015-2035) with adopting a 'Pocket Package' approach. The project aligns with the 15th Plan (2019/20-2023/24) that has prioritized food security and nutrition, and includes increase in agricultural production and productivity, coordination and collaboration with federal, provincial, local level and other stakeholders, emphasized the involvement of the private sector, cooperatives, and farmers' groups in making its strategies and working policies.

Agriculture development especially in the rural areas of the country is crucial to achieve the government's long-term goal to reduce deep rooted poverty; enhance food and nutrition security and achieve the country's road maps for sustainable development goals that aim to upgrade to developing country and middle-income country status. According to the World Bank, growth in

the agriculture sector is two to four times more effective in raising income among the poorest compared to other sectors. In this context, interventions targeting agriculture development in the rural areas of Nepal are extremely helpful in fulfilling the government's target for ending poverty and hunger. The area and beneficiaries selected by this project was found to be highly relevant. Moreover, the level of interventions and resources spent may not be enough to fulfill the target of the project but may be supplemented to the government policies. The project has provided benefits to 1,082 households (where 79.48% were female participants), of which a total of 5,410 individuals were benefited through direct intervention of the project that has created access to new capital through targeted financial services. It is reported that the project has enhanced vegetable production, sales, employment, agriculture loans, and crop insurance to the farmers and improved the lives of over 20,010 people.

Each of these households has received a non-collateral agricultural loan from the support of this project. Project has created a revolving fund to beneficiaries that would increase access to finance as they will have direct access to funds through cooperative or other financial mechanisms/institutions that they can utilize for procuring the inputs based on their need and requirement. This study suggests that the “Theory of Change” should be as it was before “Provide revolving fund for input support” because if farmers get fund i.e. direct access to fund, they can procure input as per their requirement and their access to finance can be increased but it should be ensured that there is a proper monitoring mechanism to regulate the use of fund by farmers. Also, through a revolving fund, farmers can feel empowered and be able to take decisions to manage the fund required for their crop production.

The project has also enabled farmers to be a part of groups and cooperatives. The farmers’ groups are formed, the existing cooperatives are strengthened and linked with the farmers’ group. These groups have enabled better access to production technology, as well as improved crop production practices. The project has provided infrastructure support in terms of rehabilitation of collection centers and market hubs, and equipment support which has improved functions of collection centers, irrigation practices, market hubs, and thus contributed to improved market linkages.

3.2.4. Effectiveness

The overall iDE interventions were found effective, and the project activities were delivered effectively in terms of increasing productivity of vegetable crops, capacity enhancement of plant doctors, crop insurance, entrepreneur development of women farmers and capacity enhancement of cooperative staffs. Different project activities were disseminated through knowledge and information systems established by existing networks.

The project has prepared a progress report as per the plan, and the audits have been done to review the effectiveness of activities undertaken in relation to the funds utilized. The project has been significantly effective in enhancing the capacity of local partners and in creating employment and income opportunities to the local people including women and marginalized groups through provision of technical training and extension and input services. The project enhanced inclusive access to capital and crop insurance for smallholder farmers after orientation to farmers on utilization of new loan products and demand creation in the society. A total of 38 orientation programs were organized for utilization of new loan products and demand creation events to the farmers. The events focused on motivating farmers to maximize the use of loans and demand creation of loans.

A total of 20 financial trainings were organized for women's groups including two focus groups in each event. The objective of the program was to provide knowledge about financial management and crop insurance. Similarly, a total of 409 households achieved insurance training where a total of 17.33 hectares of vegetable crops were insured through Siddhartha Insurance Company. However, Effectiveness of infrastructures particularly collection centers are bit questionable in the changing context considering sustainability. In the beginning, vegetable collection centers are very effective in promoting vegetables for marketing. After a few years, the scenario will change and there is an access road in most of the vegetable production areas. Marketing of vegetables to distant markets is still a problem. After road access in each village, many farmers will sell their produce directly to the intermediaries and do not bother going to the collection centers. It seems collection centers are less utilized in this context and need to be utilized not only for assembling vegetables but also for the other value chain activities such as grading/sorting/trimming, drying, canning etc. The effective marketing of vegetables to distance markets is still a great problem in Nepal. Vegetables harvested properly at proper stages of maturity with utmost care, sorted, graded, pre-cooled and properly packed can be effectively transported to long distance markets. Establishing simple collection centers may not be very much influential to promote commercial vegetable production. Emphasis should be given to upgrade existing collection centers with basic facilities such as washing, cleaning, sorting, grading, garbage disposal, pre-cooling, storage and refrigerated vehicles for transportation to long distance markets. As depicted above, review of secondary data and analysis of qualitative data shows that the overall effectiveness of the project seems to be good.

The project has made an effort to mainstream GESI in its project cycle through identifying women, indigenous people, and those from socially disadvantaged groups and understanding their different needs, constraints and their vulnerability regarding access to services and opportunities. Two GESI awareness and women empowerment trainings were conducted to farmers and staff with the objective to provide information on GESI strategies and approaches to project staff and farmer leaders. Equity and equality, social inclusion and exclusion, gender mainstreaming, differences between sex and gender, the role of women, and women's empowerment were the major topics for discussion. It was done to make sure that project interventions benefit women, men, and socially disadvantaged groups meaningfully and equitably, providing equitable access to project resources; and to minimize any unintended gender-based discrimination. However, the GESI aspect is largely confined to participation of women and socially marginalized groups in the project activities.

A total of 29 Community based facilitators (CBFs) received training among which, 10 were male and 19 were female. The CBFs were trained to improve their sales skills along with technical agricultural knowledge. The trained CBFs performed important functions both to supply remote villages with agricultural inputs and to conduct demonstrations and provide technical support to farmers. Project provided support to lead farmers to become Plant Doctors (PDs) in collaboration with Plant Quarantine and Pesticide Management Center (PQPMC). A total of 15 new Plant Doctors (PDs) were given training which was certified by the government of Nepal. The objective of the program was to establish service providers at the local level who will organize plant clinics and provide technical knowledge to the farmers. Similarly, PDs have also provided knowledge on agricultural inputs, agro-loans and crop insurance to the farmers. At the same time

the project has provided financial support to PDs for execution of plant clinics. From this PDs clinic more than 299 farmers (62% female) were able to get benefit from the plant clinic.

Five interaction meetings were organized among MPCs, CBFs, output markets, local farmer's markets, and farmers in the project working areas, focusing on issues and solutions for marketing, vegetable prices, grading, and post-harvest management, which increase in the volume of selected commodities traded at collaborating collection centers and satellite market. As per the progress in the indicators, there has been significant improvement in the functions of collection centers. PDs and CBFs are referred to as Palika as they work with coordination between Palika, farmers and cooperatives. Activities are disseminated through knowledge and information systems established by existing networks and other knowledge products.

3.2.5. Coherence

iDE intervention fits very well in a changed context. The intervention is coherent with Government's policies, and the intervention has addressed the synergies and interlinkages with other interventions carried out by the Government of Nepal. Farmers are struggling to improve their livelihood; their potential revenue could be increased by increasing the commercial production of vegetables and reducing the postharvest losses of vegetables. This could be only achieved if the priority is given to the value chain segment from farmers to trader in terms of reducing losses along with development of postharvest technology, which is also essential to commercialization and in raising farmers' gross margins. Plus, the enhancement of market linkages and production technology coupled with postharvest loss reduction would greatly increase the farmer's gains. Therefore, for an agriculture dependent country like Nepal, the iDE intervention is a critical approach to accelerate agricultural development and rural growth, particularly given the priority in commercial farming followed by reducing the postharvest losses and hence fits very well in a changed context.

The project is designed and implemented under iDE's overall strategy to support the MoALD, provincial governments, and local governments to strengthen agriculture with a focus on income generation of Nepalese farmers. The project helped women and marginalized communities to increase crop production, insurance and better market linkages to smallholder farmers. A range of government ministries representing different sectors need to work in a coherent way supported by external organizations that are strengthening government-led endeavors to improve poverty reduction and food security nutrition. The private sector, although falls under the multi-stakeholder group, has shown less interest in nutrition, until and unless it made business sense and profitable ventures for the initiators. The government has recognized the important contribution of cooperative, farmers groups, local government and private sector that can play a role in this endeavor by coordinating projects like Prime Minister Agriculture Modernization Projects which focuses on commercialization of commodities with identifying commodity specific pockets, zones and super zones areas.

The iDE intervention is coherent with Government's policies as Nepal's Agriculture Perspective Plan (1995-2015) and Tenth Five Year Plan (2002-2007) have prioritized commercialization and protection of fruits and vegetables from post-harvest losses. The project is also coherent with the 14th Plan (2017-2020) that identifies agricultural transformation as one of five priority development strategies for economic enhancement and with 15th Plan (2019/20-2023/24) that has

strategies and working policies such as to increase agricultural production and productivity by introducing agricultural policies, laws and plans in coordination and collaboration with federal, provincial, local level and other stakeholders; to integrate education, research, and extension services for increasing their effectiveness and ensure the availability of quality goods and services for increasing the productivity of the agriculture sector; prioritizing the involvement of the private sector and cooperatives in marketing in potential sectors by establishing and operating integrated market information centers and market information systems; to increase competitiveness by developing agricultural infrastructure, establishing market information systems, developing entrepreneurship in small and medium agricultural enterprises, and improving food hygiene and quality etc. The intervention is also in line with the “Game Changer” projects of Nepal such as Prime Minister Agriculture Modernization Project which aims to enhance competitiveness and to ensure food and nutrition security by industrializing the sector to create sustainable economic opportunities and to be self-reliant in agricultural production.

3.2.6. Efficiency

Overall efficiency of utilization of the resources including human, material, and financial resources to achieve the results in a timely manner is satisfactory. The iDE intervention has been implemented through local NGO partner DCDO with fund transfer to their account as per the provision of constitution. As per the project design, the project was envisioned to work through DCDO as an implementing partner at the local level. The project supports are provided through cooperatives, farmers groups linked with local Palikas. For their capacity development, the project has provided support in preparing policy, norms, working procedure, guidelines and protocols, business plan and also on equipment, software support, training etc. for cooperatives and farmers’ groups. Agriculture development is the priority of the local government and has increased focus on agriculture development, particularly on commercial vegetable production and prevention from the postharvest loss of final product and market linkage enhancement. iDE also envisages improving access to production technology, strengthening capacity of farmers, developing and transferring production technology etc.

3.2.7. Sustainability

The benefits of the projects are likely to be sustained after the completion of this project. The main strength of iDE project is the partnership with the local cooperatives for implementing its project activities which is likely to contribute to sustainability of the intervention even after the project closes. The project also seeks to provide input support to mobilize local resources by supporting cooperatives and encouraging farmer’s involvement as well as investment. Also, it ensures establishment of a knowledge management system for experience and knowledge product sharing, and it also works on to raise awareness among beneficiaries and stakeholders. All these elements are likely to contribute to sustainability of the project. iDE was implemented through national implementation modality. Institutional capacity development (preparing norms and working procedure, guidelines, business plan etc. to Palikas and cooperatives) and individual’s capacity building through training are the key efforts being carried out by the project which shall last for the long run. Furthermore, scaling up of production technologies- such as use of drip irrigation, solar irrigation, use of plastic crates to protect the vegetables from post-harvest loss during marketing, development of PDs and CBFs which are local resource persons (LRPs) for inputs and knowledge are extremely helpful for farmers and traders. Further, the local

government has allocated a budget to support agriculture cooperative and farmers' groups for developing different aspects of agriculture activities by smallholder farmers. This helped in the overall gross margin improvement and production enhancement. Besides, since Palikas have allocated budgets for agricultural activity, therefore the majority of the Palikas have adopted the modality of iDE and internalized the activities in their programs to support smallholder farmers for the improvement of their livelihood and income generation activities. They also commit to continue supporting agricultural development activities even after phase out of the project. This indicates sustainability of the project. Followings are some of the key factors that need to be given attention in order to improve prospects of sustainability of the project outcomes and the replication of the approach:

a. Location of the collection centers and market places

The local government ie. Palika shall play a facilitating role in establishment/development of collection centers and marketplace in public land. Palika needs to allocate a specific public area to establish collection centers and market centers where a well-equipped, managed and functioning collection centers and marketplace can be established for the long run.

b. Inadequacy of practicing group approach

Practice of group-based approach with development of cooperative farmers groups is still not adequate. It is found that all the farmers are not associated with agriculture groups or cooperatives. It will be better to include all the farmers in the groups/cooperatives to get more benefits rather than doing agri-business individually.

The accessibility of production technology is transferred through PDs, CBFs, and cooperative staff with policy, plan, financial and technical input and support. Particularly 38 production groups covering 1,082 households got commercial vegetable production training in the target area of project, 18 women farmers were identified and trained in enterprise development, 32 farmers were got technical training on vermicompost production incorporating Trichoderma, 36 production groups covering 1000 households got climate smart production technology with hail nets, insect nets, traps, lures, plastics, Trichoderma biopesticide, botanical pesticides, plastic mulching, etc. in 50% subsidy to the smallholder farmers, program supported funds for 15 PDs to execute plant clinics at various locations around the program area. Since human resources have been allocated for technology use and transfer, this could contribute to knowledge, skill and technology transfer, and ultimately to sustainability.

The project is implemented with the principle of "National Implementation Modality" and the "Pocket Package approach" has been implemented in the present context. The same approach has been followed by the Palikas in their other activities or the regular programme of the Palikas. The outcome research on commercial production of vegetables, post-harvest technologies conducted by cooperatives should be demonstrated and motivated to the farmers and the related stakeholders to adopt it for the sustainability of the project.

Cooperatives are the representative of the local community and therefore, handing over project intervention to the cooperatives under leadership of local government and other local partners could facilitate sustainability of the project. Also, awareness raising on technologies for commercial vegetable production, organic farming, postharvest loss reduction, crop

insurance, vermicomposting, use of biopesticides that are locally accessible and adaptable, should be widely done among beneficiaries and stakeholders for its sustainable utilization.

3.2.8 Changes Observed in Quality of Life of Project Participants

The development is a slow process, and it requires much time to observe the changes in the livelihood of the people. However, it is only a way to drag a large portion of rural poor out of poverty in the society. Though the FSSF project covered a small population of the Kaski district and was successful to bring some changes in the quality of livelihoods of beneficiaries. A remarkable change was observed through commercial vegetable production, saving credit activities, vermicomposting, beekeeping etc. Poor and medium level farmers are able to produce seasonal and off-season vegetables in their home and have been consuming fresh vegetables in their home. The big farmers can sell their vegetables in local collection centers and local markets. During FGD with farmers in our field visit at Chisapani, the two farmers Mrs Kamala Khadaka and Mrs Indira Banstola (Chisapani village Pokhara Metro-22) earned NRs.600000.00 (equivalent to \$4571) and NRs.1000000.00 (\$7618.46) annually from the fresh vegetables. Similarly, Mrs. Sumitra Dahal of Dhampus village earned about NRs. 700000.00 (\$5332.92) this year and purchased 5 Ropani of land (0.25 ha) in NRs. 2000000.00 (\$15236.93) from the support of vegetables selling. It seems that there are a number of positives to improve the livelihoods of the village peoples from the effort of this project within a short period of time. They can generate extra incomes from the cultivation of vegetables, bee keepings, mushroom production, vermicompost etc. However, such a project needs to focus on directly supporting farmers as well as developing an enabling environment for commercial farming to bring quality changes in livelihood of project beneficiaries.

3.3. Field Observations and Response from the Project Beneficiaries

The evaluation team has visited different project sites with a fixed visiting schedule. Observed different project activities and has done interaction with project stakeholders. Mainly the four sites were included in the visit program. The major findings during field visit are briefly explained as under:

3.3.1. Visit to Chisapani village of Pokhara Metro-22, Kaski

The evaluation team made a visit to Chisapani village of Pokhara Metropolitan city-22 on 4th February 2023 and interacted with farmers involved in commercial vegetable farming. Farmers were gathered in the vegetable collection center, which is located in the central part of the village. This collection center was established on 1st Shrawan 2073 (BS) and started vegetable collection from Mangsir 2073 (BS). Project provided technical as well as material support to this collection center. In this village, a total of 153 farmers were involved in crop insurance programs. Mainly the insurance is done in crops like peas, potato, cucumber, tomato, cabbage. According to Chandra Man Gurung (President of this collection center) a total of seven farmers groups are established under this collection center containing 191 farmers. They have been growing seasonal as well as off-season vegetables on a commercial basis. This center had conducted a 16th week Integrated Pest Management (IPM) school on potato in their village collaboration with Agriculture Knowledge Center, Kaski. Project has provided materials support like office chair, table, weighing balance, plastic for plastic tunnel, solar irrigation pump, seed money to this committee. A lady farmer Mrs Bhawani Khadaka has got plant doctor's training and has been involved to give technical support to vegetable farmers in the village as PD.

Different activities like vermicomposting, soil sampling and testing campaign, financial management training, Community business facilitator training, data digitization training to keep vegetable records were also conducted by the project. The team has visited the farmers field and observed different field activities such as commercial vegetable farms, vermicomposting pits, solar irrigation pumps etc.

Plan of Chisapani collection center:

The vegetable collection and management committee has made future plan as:

- Maximize the commercial farming of vegetables.
- Efficient marketing of the farm produce
- Fresh vegetable production priority in plastic tunnels
- Increase vegetable production and productivity
- Marketing skill of their harvest with their own vehicle on time in reliable prices
- Join all farmers in crop insurance scheme.
- Start micro finance scheme for production loan.

Important notable findings:

- Commercial vegetable farming has started in the village.
- Farmers gave priority to use inorganic pesticides to control different pests and diseases in vegetable farms.
- Few farmers are able to earn 600000.00 to 1000000.00 per year from the sale of vegetables having 10 to 18 plastic tunnels per household.
- This collection center has been supplying vegetable products in fruit and vegetable mandi (big collection center) in Pokhara valley through public vehicles.
- Farmers reported that they are facing transportation problems of vegetables through public vehicles which is very tedious and could not get a good price for their produce.

3.3.2. Visit to Bhedabari village

The evaluation team visited Dhital Mahila Krishi Sahakari Sanstha Limited (Dhital women agriculture cooperative organization Ltd.) and interacted with the cooperative people. This cooperative is located in Bhindabari village which is found in Machhapuchhre Rural Municipality-6, about 20 km far in the North-west side of Pokhara. This cooperative was established in 2068 BS during Nepal Smallholder Market Initiative (SIMI) project period. The FSSF project has continued the project activities through this cooperative. Mrs Parbati Devi Adhikari (President of this cooperative) has described different project activities such as commercial vegetable farming, vermicomposting, crop insurance, vegetable collection and selling practices, trying to organic farming practices, project support about technical and materials inputs to the cooperative with future plan of the cooperative etc.

According to Mrs Parbati Adhikari, the project has provided weighing machine, power tiller, plastic tunnel (in 50% subsidy), pipes for irrigation, crop insurance, trainings, support for agriculture loan through banks, a computer, revolving fund, IPM school training for 16 weeks, plant doctor trainings etc. Mrs. Parbati Bhandari has been working as a plant doctor in this community. According to Parbati Adhikari, the cooperative has about 10 million funds nowadays which is provided to the cooperative members as a production loan at 15% interest rate per year.

Important notable findings:

- The area of vegetable farming is increasing annually, and farmers have been growing vegetables as an important source of family income.
- Young people are also involved in commercial vegetable farming in this village.
- Most of the cooperative peoples are interested in growing organic products. However, there is no variation in market price and selection of customers for organic compared to inorganic produce.
- The cooperative faced vegetable transportation problems due to lack of their own vehicle. They are using public vehicles during transportation from cooperatives to vegetable mandi (big vegetable trade market of Pokhara valley).

3.3.3. Visit to Tarkang village

The evaluation team visited Tarkang village on 6th February 2023. This village is found in Madi Rural Municipality-4 about 15 km east from Pokhara, the headquarter of Kaski district. Team interacted with Pragatisheel farmers' group about irrigation facilities, crop insurance and repayment, commercial vegetable farming, IPM school, vermicomposting, beekeeping, CBFs and PDs training and achievements, entrepreneurship development, nursery management, collection center, and climate smart technologies etc. Community Business Facilitator (CBF) Mrs Gita Devi Sapkota has briefly described different activities performed under the FSSF project. The team also observed field activities like vermicomposting, bee keeping, preparation of bio-pesticide (Jholmal), and commercial vegetable farms in the village.

Important notable findings:

- Irrigation is a major problem of this village till now. Very few farmers got irrigation facilities from the project.
- Most of the farmers have no keen interest in crop insurance.
- Due to lack of collection centers, major vegetables were not marketed in time and fetch good price. Overaged cauliflower and broccoli (Bolted plants) were seen in the field due to delay of marketing.
- Most of the farmers used inorganic pesticides to protect their farm produce.
- Beekeeping will become an alternative source of family income due to availability of a forest nearby.

3.3.4. Visit to Dhikurpokhari village, Kaski

The team visited Dhikur Pokhari village on 5th February 2023. This village remains under Annapurna Rural Municipality-2 (ARM) and about 22 km north-west from Pokhara. The origin place of DCDO is found in Dhikur Pokhari village (now DCDO office is in Pokhara). In this visit, the team interacted with Annapurna Rural Municipality authority about project activities and achievements. Mrs. Chandra Kala Adhikari (Vice president of ARM) with ward-2 president Mr. Pitambar Bhandari participated in the meeting. The SIMI project activities were launched in ARM just before the FSSF project. The discussions were focused on drip irrigation, collection center, marketing facility of the final produce, crop insurance, on the job trainings from Annapurna Polytechnic college, linkage with Lumle Agricultural Research Center, Lumle (a research station under Nepal Agriculture Research Council), seed money for revolving fund etc.

The Admin officer Mr. Khem Raj Devkota reported that the project activities were effectively run in this village (ward no. 2 and 6). Farmers would be able to benefit from the project.

Important notable findings:

- Lack of irrigation is a major problem of this village.
- Large number of landless peoples are present in this village. These peoples are more interested in non-agricultural work compared to agriculture.
- People are not interested in crop insurance.
- More than 100 households have been using drip irrigation through big, cemented pots.
- About 300 HHs are involved in commercial tomato cultivation in plastic tunnels.

SECTION IV

FINANCIAL AND ADMINISTRATIVE ANALYSIS OF THE PROJECT

4.1. Background information

This financial analysis report is prepared based on the information by International Development Enterprises (iDE) Nepal, Project agreement between iDE and Social Welfare Council (SWC), Project implementation partners, and the concerned government officials in response to questions obtained and extracted from financial reports of implementing partners. Monitoring and evaluation team was able to obtain most of the necessary documents and had reviewed documents in the field on a sample basis as stated in terms of reference.

4.2 Objectives of Evaluation

The evaluation of the project entitled “Financial Services for Smallholder Farmers” was done in accordance with the standards and prevailing laws of Nepal to obtain reasonable assurance of the project. The major objectives of the evaluation were:

- To obtain efficiency of the project (cost effectiveness),
- Compliance with General Agreements and Projects agreements,
- Compliance with tax laws
- Review of fixed assets records
- Evaluation of internal control system
- Financial reporting framework
- Comparison of the budgets (actual with the committed project cost)

4.3. Scope of Evaluation

Scope of team evaluation included the following general procedures:

- An examination and testing of the books and records to confirm that the booked expenses are in compliance with the objectives of the project and in accordance with project agreement.
- Examination of booked expenses to ensure their relevancy, effectiveness, appropriateness and propriety.
- Verification of the booked expenses to determine as to whether they are in compliance with the Statutory regulations, which could imply financial risks to the program.
- While preparing this report, the comments and suggestions provided at the time of discussion with the concerned officials have also been duly considered.
- Reviewing policies, procedures, manuals, reports, Board and AGM minute and relevant laws and Regulations.
- Obtaining an understanding of the accounting, administrative and internal control system of the Project,
- Devising and performing appropriate tests on the transactions and balances recorded in the financial Statements,
- Designing the appropriate audit steps and procedures to provide reasonable assurance of detecting errors and irregularities that could have direct and material effect on the results of our audit.

- Testing on a sample basis, the effectiveness of administrative controls applied by management to ensure compliance with the applicable laws, regulations, agreement terms and project's policies and procedures.

4.4. Financial analysis

4.4.1 Efficiency of Project and Cost Effectiveness

The project budget is distributed in different program activities and administration cost. The detailed allocation of the budget is presented in Table 3.

Table: 3: Distribution of expenses in program and administration cost

Expenses Head	Total Actual Expenses (NRs)	Allocation of Expenses	Budget (NRs) (As per PA)	Percent (%) on total Budget
Program Cost (NRs)	19,853,265	81%	19,779,178	81%
Admin Cost (NRs): (Overhead and non-program expenses)	4,701,564	19%	4,690,617	19%
Total (NRs)	24,554,829	100%	24,469,795	100%

Source: Finance unit of iDE, Nepal

The total budget is allocated to iDE Nepal and local NGO partner DCDO for administrative and program cost. The detailed information is given in Table 4.

Table: 4. Allocation of expenses of FSSR project to INGO (iDE Nepal) and NGO (DCDO)

Heading of Expenses	Total Actual Expenses (NRs)	Allocation of Expenses	Budget Amount (NRs)	Budget Amount (US\$)	Budget %
Administrative Cost of INGO	3,434,405	14%	3,145,148	26,983	13%
Administrative Cost of NGO	1,267,159	5%	1,625,429	13,945	7%
Program Cost (NRs)	19,853,265	81%	19,779,178	169,005	81%
Total (NRs)	24,554,829	100%	24,469,795	209,933	100%

Source: Finance unit of iDE, Nepal

The total percentage incurred in program cost and administration cost till December 2022 is 81% and 19%, respectively. IDE and partner NGO have practices of preparing budget vs expenditure actual statements properly.

4.4.2 Procurement of Goods and Services

Goods and services have been procured as per general applicable practices. While procuring the goods and services following cash purchase, direct purchase, single quotation purchase, multiple quote (at least three quotes), and open tender followed. iDE and DCDO have followed all the necessary steps in procurement policy along with the multiple approval signatory. However, we recommend continuous monitoring should be needed for stakeholders receiving such supporting funds.

4.4.3. Compliance with the General Agreements / Project agreement

A. Compliance with the General Agreements:

As per the general agreement clause 1(c), iDE Nepal has to provide a minimum fund US\$ 200,000 per annum (later on renewal of the agreement dated on 8th June 2016 and 08th December 2021) excluding commodity assistance which is approximately 0 % (zero percent) of the total grant. The amount of grants received, and disbursement furnished by iDE in the project. The detailed information of grants from the fiscal year 2017 to 2022 period is given in Table 5.

Table 5 : Statement of grant received and disbursement to partners NGO through iDE (Million rupees)

Receipt of Funds FY ¹	2017	2018	2019	2020	2021	2022	Total	Disbursement of FundsFY ¹	2017	2018	2019	2020	2021	2022	Total
IDE Nepal-ANU-X Project	-	247.46	30.18	-	-	-	277.64	Anukulan -X project	-	123.59	61.80	-	-	-	185.39
IDE Nepal-FSSF Project	-	-	-	-	12.32	11.43	23.75	FSSF project	-	-	-	-	-	13.22	13.22
FTFNIPM	-	-	-	-	-	10.46	10.46	NA	-	-	-	-	-	-	-
CSISANEP	-	-	-	-	25.92	-	25.92	NA	-	-	-	-	-	-	-
CSISANEP-II	-	-	-	-	-	45.17	-	NA	-	-	-	-	-	-	-
ENBAITA	51.08	-	-	-	-	-	51.08	IDE Self *	20.47	8.64	-	-	-	-	29.11
FTFNIPM/IP MILN	-	-	-	28.54	-	-	28.54	NA	-	-	-	-	-	-	-
Total	51.08	247.46	30.18	28.54	38.25	67.05	434.03	Total	20.47	132.23	61.80	N/A	N/A	13.22	227.72

*Direct implementation by iDE Nepal due to bilateral agreement with USAID.

Source: iDE Nepal finance unit

The amount of total grant received by the iDE Nepal from the donors in different years from the fiscal year 2017 to 2022 is given in Table 6.

Table 6: The total amount of grant (in million) received by iDE Nepal from the donors. in different years (2017-2022)

Fiscal Year	2017	2018	2019	2020	2021	2022	Total
Received funds (NRs.)	51.08	247.46	30.18	28.54	38.25	67.05	434.03

Source: iDE Nepal finance unit

The received funds converting in Nepalese currency during a six year period by iDE Nepal is tabulated above from the information obtained from iDE Nepal. It is observed that the Anukulan –X project budgeted amount was NRs. 255,910,000, disbursement of funds of NRs. 266,430,000.00 and the FSSF project budgeted amount was NRs. 24,469,795.00, disbursement of funds NRs 24,554,829 was mentioned in project agreement (PA) with SWC dated on 2018 and 2022, respectively. The other funds were not found to have any agreements with SWC. The iDE Nepal has not provided any commodity assistance to the partner organization. However, we observed that the grant received by the iDE Nepal on different dates is observed as per the bank statements given in Table 7.

Table 7: The iDE received grant from the donor in different dates from FY year 2021 to 2022

Date of grant received	Year	Amount in US \$
17-Feb-21	2021	29,730
07-Apr-21	2021	111,250
30-Jun-21	2021	40,049
04-Aug-21	2021	133,749
29-Oct-21	2021	57,805
01-Dec-21	2021	95,939
27-Jan-22	2022	64,028
03-Feb-22	2022	31,945
04-Feb-22	2022	31,945
30-Mar-22	2022	150,000
26-May-22	2022	24,965
21-Jun-22	2022	180,000
25-Sep-22	2022	32,816
16-Sep-22	2022	229,587
18-Nov-22	2022	65,551
07-Dec-22	2022	88,800
23-Jan-23	2022	164,000
Total US \$		1,532,159

We recommend that the GA and PA need to amend the actual grant fund with SWC. As per the general agreement clause 1(d), the project will be started to be implemented within 60 days after the project agreement is signed. The FSSF project was signed on 13th Feb 2022 with SWC. It is observed that a subcontract agreement between iDE Nepal and local partner DCDO had been done earlier. The signature date is not mentioned in the agreement between iDE and DCDO where the project activities were already run. The project starting date was 7th Sept. 2021 while the completion date was 6th Aug 2022 and the funded budget was NRs. 12,216,870. The subcontract agreement was first amended for budget amount NRs. 11,805,242 and project period extended from 01 Jan 2022 to 31 Aug, 2022 and the signature date is not mentioned on the agreement with DCDO. The subcontract agreement with DCDO had second amendment on 26th Aug. 2022 for budget amount to NRs. 13,264,070 and project period extending from 1st Sept. 2022 to 31st Dec. 2022. We recommend that a clear project agreement with SWC is needed to amend the FSSF project.

As per GA clause 1 (f), iDE Nepal has to report its activities once in every six months and submit an annual report with details of administrative and program costs, in the form as prescribed by the Social Welfare Council. According to the information taken from iDE Nepal, iDE is providing an inclusive Annual Audit Report to the Social Welfare Council.

B. Compliance with the Project Agreement

iDE Nepal has made a project agreement with SWC to execute the project in February 2022 to February 2023 for the project of 1 year. Budget was released on a monthly basis. The total fund disbursed during the period along with the expenses made during the period has been highlighted below:

Table 8: Details of fund agreement and allocation to partner NGO and iDE Nepal during project period

S.N	Fund Agreement with SWC	Partners Contribution	Fund Received	Project Cost IDE/INGO Contribution	Project Cost DCDO/PNGO Contribution	Variance
1	24,469,795	13,264,070	24,554,829	11,331,654	13,223,175	

Source: iDE Nepal finance unit

Table 9: Details of disbursement of fund to NGO (DCDO) during project period 2021/2022

Date of grant received	Year	Amount (NRs)
Feb-21	2021	1,066,000.00
21/10/2021	2021	799,356.00
11/11/2021	2021	2,116,770.00
15/12/2021	2021	2,419,931.00
25/01/2022	2022	690,869.00
22/02/2022	2022	645,146.00
03/11/2022	2022	769,299.00
22/04/2022	2022	765,790.00
20/05/2022	2022	686,904.00
16/06/2022	2022	682,907.00
19/07/2022	2022	715,129.00
08/11/2022	2022	295,254.00
28/09/2022	2022	358,428.00
14/10/2022	2022	500,878.00
14/11/2022	2022	462,464.00
17/01/2022	2022	238,050.00
Total (NRs)		1,32,13,175

Source: iDE finance unit

Table 10: Sources of fund & usages

S.N	Donor	Amount (NRs)
1	International Development Enterprises (iDE)	24,469,795
Total Financial Grant		24,469,795
EXPENSES:		
1	Administrative Cost	4,701,564
2	Program Cost	19,853,265
Total Expenses		24,554,829
Balance Fund (NRs)		(85,034)

Source: iDE finance unit

The budgeted expense of the project was NPR. 24,469,795 but the actual expense was NRs. 24,554,829. Resulting in 0.35% higher than the budgeted.

4.4.4 Compliances with Tax Laws

- All the stakeholders of this project, so far, the transaction verified by us, tax applicable to it has been complied with. Necessary TDS on different payments made by it has been deducted as per rates and procedure determined by Income Tax Act 2002.
- On the sample review of transactions, it is found that organizations have deducted the tax and submitted it to the Inland Revenue Department. However, there is a delay in TDS deposit in a few cases (As per Income Tax Act section 90), where amount of tax deduction must be deposited in the Inland Revenue Department (IRD) within 25 days from the date of expiry of each month of Nepali calendar.

4.4.5 TDS payment details

Table 11: Details of tax deposited under different revenue codes on overall transaction of iDE and DCDO.

S.N.	Revenue Codes	Headings	Amount 2078/079		Amount 2079/080 (till on 23 Feb, 2023)	
			iDE Nepal	DCDO	iDE Nepal	DCDO
1.	11111	Individual or Proprietorship Firm	1,022,183	93,640	747,373	5,767
2.	11112	Remuneration Income Tax	5,344,146	8,250	3,894,467	29,625
3.	11122	Public Limited			437,815	
4.	11124	Others Entity	5,220		4,365	
5.	11123	Private Limited	94,024		150,568	
6.	11131	Rental Tax	132,404	9,020	8,487	12,320
7.	11139	Others Income Tax			830,176	
8.	11211	Social Security Tax	10,879	38,337	6,016	19,371
		Total	6,608,856	149,247	6,079,267	67,083

Source: iDE finance unit.

Table 12: Other tax compliance

Name of Project Implementing Partners	DCDO	iDE Nepal
PAN No.	302025321	302415584
PAN Redg. Date	2058-03-12, IRD Pokhara	2063-07-10, IRD Lalitpur
Estd.	2058-03-12 BS	NA
SWC Affiliation No.	13391	NA
Monthly Tax Return	25 th of Each Month	25th of Each Month
Tax Exemption Certificate	Not Renewal for 2079/80	NA
Tax Clearance Certificate	2078/079	2077/078
SWC last report date	2079/9/26	-

Source: iDE finance unit

4.4.6 Fixed Assets Policy

Assets have been categorized into two types; Fixed Assets and Non-Fixed Assets based on the purchased value of the projects. All partners have maintained a fixed assets register with a unique identification code. The details are given in Table 13.

Table 13: Checklist of fixed assets management and control system (Sample basis)

SN	Particulars	Remarks
1	Coding	Yes
2	Location	Yes
3	Register	Yes
4	Physical Verification	Yes
5	Room Inventory	No
6	Custody	Yes
7	Status	Yes

Source: iDE finance unit

The evaluation team observed that the physical verification was done once in a year and evidence on the purchase of fixed assets and books recorded are put in separate books of accounts. The fixed assets have also been digitized. The optimum utilization of fixed assets are observed in the project. Disposal of fixed assets have not been observed. The physical verification of fixed assets at least once a year is recommended for better management.

4.4.7 Internal Control System

Most of the rules and by laws that have been followed by the implementing partners are particular rules given by the donor agency. All rules and regulations are mentioned on the partner agreement paper.

To make the project efficient iDE Nepal has implemented the following rules.

- a. Fund flow mechanism
- b. HR Policy
- c. Procurement Policy
- d. Operation Calendar Plan
- e. Reporting Schedules
- f. Monitoring and Evaluation

Regular Annual General Meeting (AGM) and Board meetings were held in time along with timely monitoring visits to the project sites for ensuring effectiveness of implementation of program activities. Further, the project has conducted timely evaluation meetings to discuss the progress of project activities. The auditing system of iDE Nepal and DCDO is given in Table 14.

Table 14: The Auditing System of IDE and PNGOs

SN	Nature of Audit	Remark	
		IDE	DCDO
1	Donor Audit	YES	YES
2	Internal Audit	YES	YES
3	External Audit	YES	YES
4	Social Audit	NA	YES

4.4.8 Banking Arrangements & Accounts Policy and Procedure

Table 15: Banking arrangement/ Bank Balance as on 31st December 2022

S.N	Bank Name	Account	Bank	Currency	Account No.	Bank Balance (NRs)
1.	iDE Nepal		Nabil Bank Ltd, Pulchowk, Lalitpur	NPR	0201017503284	4,864,746.28
2.	iDE Nepal		Nabil Bank Ltd, Pulchowk, Lalitpur	US\$	0203217500539	125,879.15
2	DCDO Pokhara		Nabil Bank, Pokhara Branch	NPR	1201017501436	11,289.00

Source: iDE finance unit

- IDE and its PNGOs have maintained a separate account system and Bank account of the project so that the financial results, tax obligations and financial position of each project are clearly known.
- Multiple signatories on the bank operating system indicates the good internal system over payment and control mechanism on misuse of funds.
- Partner NGOs bank ledger and verification are not clean and difficult to verify with bank statements. Proper management of cash funds are recommended in case of petty cash funds.
- Budget was released on a monthly basis.
- The iDE Nepal has used the accounting system of NetSuite software. We observed that PNGO has the practice of a double entry accounting system using it manually where all the project related activities are recorded. However, PNGO ledger and documentation are not clean and its difficult to verify project activities and project position.
- Bank Reconciliation Statement is prepared on a monthly basis.
- Advance settlement policy was properly followed.
- Financial statement, prepared by the management, reveals all the necessary financial information as expected and prescribed by the Nepal Accounting Standards.

- Transparency in the accounting system and knowledge of accounting principles were found in accounts maintained in the finance department. However, capacity building activities are necessary to ensure the proper recording of diverse and infrequent accounting transactions.

4.4.9 Financial Reporting Framework and Disclosure

iDE Nepal has shared financial report on quarterly basis to its headquarter and submit progress report semi-annually and progress report with audited financial statement report annually to working municipalities, provincial government and SWC. Financial governance is satisfactory in all financial matters including compliance with prevailing laws. Overall, the evaluation team has identified a good governance of project implementing organizations. However, the iDE has not published the reports on official websites or other media as per the need of the government agencies.

A. External Statutory Audit:

The financial Statements of the implementing partners along with the schedule covering the project operation activity based on Nepalese calendar year is audited by Institute of Chartered Accountants of Nepal (ICAN) members including firm of Chartered Accountants. IDE's audit requirements have a provision that once a year.

B. Internal Audit:

There is a provision in the agreement with the implementing partner that iDE Nepal shall carry out the internal audit by its internal auditor at any time. The implementing partner does not have a system of internal audit within their organizations as no internal audit reports were made available. The iDE Nepal is advised to expand its internal audit coverage in view of very limited coverage made during the evaluation period.

4.4.10 Comparison of Budgets and Committed Project Cost

Table 16: Budgeted cost and actual cost with variance

Budget Cost and Actual Cost							
Act Nr	Description of Activities	Activity Type	Lead Org	Total Budget	Total Expenditure	Variance	Justification by iDE
A. Program Budget:							
Objective 1: Increased adoption of Climate smart technologies and practices							
1.1	Distribution of climate smart technologies of solar pump to farmers	Hardware	DC DO	1,200,000	1,527,605	(327,605)	High demand of climate smart technologies and practices

1.2	Distribution to farmers on climate smart agriculture technologies (hailnet, insect net, traps, pitmus) to farmers	Hardware	DC DO	900,000	930,179	(30,179)
1.3	Distribution of commercial vegetable production technologies (seed, fungicide, poly sheet, ploy pot) to farmers	Hardware	DC DO	300,000	275,840	24,160
1.4	Distribution of IPM technology (Bucket traps, fruit-fly traps, yellow sticky traps) to farmers and its utilization	Hardware	DC DO	300,000	301,760	(1,760)
1.5	Nursery house demonstration	Hardware	DC DO	0	201,634	(201,634) We supported nursery house because of high demand
Objective 2 Strengthened Capacity of farmers group for collective marketing of the produce						
2.1	Seed money to farmers production and marketing groups	Hardware	DC DO	300,000	301,210	(1,210)
2.2	Seed money to farmers for business correspondence model implementation	Hardware	DC DO	200,000	200,000	0
2.3	Training on business literacy for improved agriculture loan to farmers group	Hardware	DC DO	90,000	89,890	110
Objective 3. Last mile supply chain actors developed and established.						

3.1	Community Business Facilitator (CBFs) capacity building training	Hardware	DC DO	300,000	282,970	17,030	
3.1.1	Community Business Facilitator (CBFs) refresher training	Hardware	DC DO	100,000	357,352	(257,352)	We did the detail refresher training than planned. Hence, we need to add budget
3.2	Farmers group reformation / strengthening	Hardware	DC DO	15,000	15,000	0	
3.3	Support to leader farmers to become a Plant doctors (PDs) in collaboration with Plant Quarantine Pesticide Management Center (PQPMC)	Hardware	DC DO	780,000	1,028,833	(248,833)	There was a definite course with PQPMC. Hence it required more than planned amount
3.4	Plant doctors and CBFs linkage, interaction and review meeting	Hardware	DC DO	175,000	149,104	25,896	
3.5	Tools and kits support for PDs/CBFs (Dissecting box, eye lens)	Hardware	DC DO	54,000	52,555	1,445	
3.6	Support fund for PDs for plant clinic execution	Hardware	DC DO	16,000	15,000	1,000	
Objective 4. Promoting Women Based Small and Medium Enterprises (SMEs).							
4.1	Seed money support to smallholders for enterprises development	Hardware	DC DO	400,000	355,630	44,370	

4.2	Enterprise Development Training to Women Group	Hardware	DC DO	175,000	331,676	(156,676)	We did detailed enterprise development training. Hence it cost more than planned.
4.3	Technical training for new enterprises to be developed.	Hardware	DC DO	350,000	349,910	90	
Objective 5. Strengthened network between market actors/partners.							
5.1	Review Meeting of MPC with MFI and Insurance company	Program Management	DC DO	75,000	41,992	33,008	
5.2	Interaction meeting between MPC/CBF, output markets, farmers market and farmers	Program Management	DC DO	250,000	266,230	(16,230)	
Objective 6. Enhanced access to credit and crop insurance for smallholder farmers							
6.1	Orientation to farmers on utilization of new loan product and demand creation	Technical Support	DC DO	100,000	96,680	3,320	
6.2	Orientation to program staffs about program modality/approach	Technical Support	DC DO	25,000	24,940	60	
6.3	Support to farmers for crop insurance farmers	Hardware	DC DO	400,000	312,225	87,775	
6.4	Financial training for women groups (focusing on credit and crop insurance)	Hardware	DC DO	50,000	52,070	(2,070)	

Objective 7. GESI Awareness and Women Empowerment to farmers and staffs							
7.1	GESI Awareness and Women Empowerment to farmers and staffs	Technical Support	DC DO	300,000	235,738	64,262	
Objective 8. Interaction and Sharing programs with vegetable collection center and other stakeholders							
8.1	Interaction and Sharing programs with vegetable collection center and other stakeholders	Technical Support	DC DO	40,000	27,738	12,262	
Objective 9. Monitoring and Evaluation.							
9.1	Program orientation and Detail Implementation Planning (DIP) planning meeting and annual review	Program Management	DC DO	200,000	163,640	36,360	
9.1.2	Annual review meeting	Program Management	DC DO	200,000	167,588	32,412	
9.2	Inception Workshop	Program Management	DC DO	25,000	24,225	775	
9.2.1	Palika level inception workshop	Program Management	DC DO	50,000	51,130	(1,130)	
9.3	Baseline Survey	Program Management	IDE	250,000	240,000	10,000	
9.3.1	Endline	Program Management	IDE	350,000	417,670	(67,670)	
9.4	Farmers data collection	Program Management	DC DO	106,000	92,231	13,769	

		ment					
9.4.1	Followup training on farmers data collection	Program Management	DC DO	148,500	93,049	55,451	
9.5	Central Project Advisory Committee (CPAC) meeting	Program Management	IDE	50,000	53,700	(3,700)	
9.6	Palika level project advisory committee (RPAC/M PAC) meeting and visit	Program Management	DC DO	60,000	75,765	(15,765)	
9.7	SWC Evaluation	Program Management	IDE	1,200,000	600,000	600,000	
9.8	Monthly Staff Meeting	Technical Support	DC DO	40,500	59,325	(18,825)	
9.9	Monitoring field visit for central staffs	Technical Support	IDE	34,000	25,000	9,000	
Objective 10. Human Resources Management and capacity building							
10.1	IDE Staff:			-	-	-	
10.1.1	Project Planning Expert	Program Management	IDE	192,501	-	192,501	We could not find the staff members originally thought to be necessary required within the plan budget, therefore, slightly
10.1.2	Value Chain Expert	Program Management	IDE	637,073	9,223	662,150	
10.1.3	GESI Manager	Program Management	IDE	92,729	4,127	131,398	
10.1.4	M&E and GIS Expert	Program Management	IDE	170,413	1,783	172,196	
10.1.5	Field Coordinator	Program Management	IDE	87,954	7,621	95,575	

		ment						expenditure hiked since we hired the additional staff who were not originally planned for human resources
10.1.6	Program Support director	Program Management	IDE	877,259	9,745	1,34	(47 2,485)	
10.1.7	Program Officer	Program Management	IDE	-	,409	4	(4,409)	
10.1.8	M&E Coordinator	Program Management	IDE	-	1,181	21	(21 1,181)	
10.1.9	Program Asistants	Program Management	IDE	399,326	2,279	52	(12 2,953)	
10.1.10	Water resources officer	Program Management	IDE	-	2,031	39	(39 2,031)	
10.2	Partner NGO Staff:			-	-	-	-	
10.2.1	Program Coordinator	Program Management	DC DO	600,051	1,900	25	348,151	
10.2.2	Program Officer	Program Management	DC DO	600,051	1,633	73	(131,582)	
10.2.3	MPC Loan Supervisor	Program Management	DC DO	749,947	6,339	83	(86,392)	
10.2.4	Enterprise Development Officer	Program Management	DC DO	500,042	7,833	32	172,209	
10.2.5	AT/MS	Program Management	DC DO	879,922	2,745	85	27,177	
Objective 11. Project development, management, administration and logistic cost								
11.1	Field Travel for Program Staff	Program Management	IDE	1,040,065	317,473		722,591	
11.2	Field Travel	Program Management	DC DO	337,907	327,759		0,148	1
11.3	Program Supplies: INGO							
11.3.1	Laptops	Program Management	IDE	250,000	,200	88	161, 800	
11.3.2	Printers and other IT equipment	Program Management	IDE	50,000	-		000	50,

11.3.3	Furniture (LS)	Program Management	IDE	100,000	-	100,000	
11.3.4	Other Equipment (LS)	Program Management	IDE	100,000	-	100,000	
11.4	Program Supplies: PNGO						
11.4.1	Laptops	Program Management	DC DO	400,034	0,000	40 34	
11.4.2	Printers and other IT equipment	Program Management	DC DO	29,956	,000	29 95	6
11.4.3	Furniture (LS)	Program Management	DC DO	74,948	,900	50 24	,048
Sub Total Program Cost (A)				19,779,178	19,853,265	(74,087)	
B. Administrative Budget (Overhead related)							
Objective 12. Human Resources Management and capacity building							
12.1	INGO Staff (Shared time)			-	-	-	-
12.1.1	Grants & Compliance		iDE	733,652	6,177	53 197,	As the required competencies for FAO & HRO position we hired qualified staff which resulted to hike the expenditure slightly than budgeted.
12.1.2	Admin & Finance staff		iDE	516,464	9,436	60 (9	
12.1.3	Human resource Officer		iDE	-	4,449	24 (24	
12.2	Partner NGO Staff						
12.2.1	Finance and Logistic Officer-2		DC DO	360,169	9,833	26 90,	336
12.2.2	Driver		DC DO	332,546	8,000	20 12	4,546
Objective 13. Project management, administration and logistic cost							
13.1	Field Travel-Admin						

13.1.1	Financial & Logistic management support at Pokhara- 3 times (Travel, Accomodation, per diem etc)		IDE	79,960	-	960	79,	
13.1.2	Field Travel-Admin		DC DO	160,037	10,150	887	149,	
13.2	Vehicle Operation Cost							
13.2.1	Vehicle operations/registration		IDE	83,574	,736	94	(1,162)	The project's vehicle was driven too much within the project designated area than the expected while fuel price was also increased substantially which exceeded the budget.
13.2.2	Vehicle Fuel		IDE	74,948	,958	84	(1,010)	
13.2.3	Vehicle repair & maintenance		IDE	60,028	,046	68	(8,018)	
13.2.4	Vehicle Operation Cost		DC DO	315,994	6,609	29	385	19,
13.3	Office Operation Cost							
13.3.1	Office Supplies		IDE	124,836	1,509	14	(6,673)	During the project design phase, the office operation costs were budgeted
13.3.2	Computer Supplies		IDE	80,077	,772	90	(10,695)	
13.3.3	Telephone		IDE	90,101	2,135	10	(12,034)	
13.3.4	Internet		IDE	90,101	2,135	10	(12,034)	
13.3.5	Office rent		IDE	031,323	1,9069	1,16	(137,746)	

13.3 .6	Utilities		IDE	60,028	,046	68	(8,018)	to be low. However, during the actual implementation of the project, some of the line items in the office operation exceeded the budget.
13.3 .7	Audit Fees		IDE	200,017	2,936	12	77,080	
13.3 .8	Office Supplies		DC DO	50,004	,920	80	(30,916)	
13.3 .9	Telephone		DC DO	50,004	,500	75	(25,496)	
13.3 .10	Office rent		DC DO	146,749	7,000	23	(90,251)	
13.3 .11	Utilities		DC DO	50,004	,147	89	(39,143)	
Sub Total Admin Cost (B)				4,690,617	4,701,564		(10,947)	
Grand total (A+B)				24,469,795	24,554,829		(85,034)	

Note: The above table shows the activity wise breakdown of the planned budget for entire project along with the actual cost and variance in the various headings. The variance amount was covered by IDE.

4.4.11. Fixed Assets

a. Review of fixed assets records and physical verification iDE Nepal has the policy to charge the fixed assets as project cost for the respective projects. iDE Nepal & its implementing partners have the system of maintaining the inventory list which contains details like its name, category, inventory number, purchase price & date, user & its location. iDE has a practice of conducting physical verification of its assets on yearly basis. The lists of fixed assets have been presented in Annex 3.

b. Review of control system on utilization of fixed assets

iDE Nepal has maintained its assets in a separate excel sheet under custody of Admin Department. Assets such as vehicles, motorcycles etc. have been insured.

c. Review of Disposal of fixed assets

On review of financial statements of iDE Nepal, we do not find any disposal of fixed assets during the project duration. There are no fixed assets (because all fixed assets are charged as expenditure) falling within the scope of iDE Policy as mentioned above, though a separate excel sheet register has been maintained for inventory recording and updates. All the inventories have

been properly coded. The asset disposal plan of FSSF has already been submitted to the funding agency. The approval of the funding agency is in the process.

4.4.12 Evaluation of the internal control system

a. Rules by laws

iDE Nepal has developed the following major policies for maintaining internal control system over the organization through policy. Some policies are:

- Human Resource Policy Manual 2009
- Financial Procedure Manual 2009
- Global Procurement Policy 2018
- Global Approvals and Authorities Matrix 2017 56
- Global Code of Conduct 2013
- Child Protection and Safeguarding policy 2018
- Anti-Corruption Policy 2018
- Conflict of Interest Policy 2009
- Fraud Policy 2014
- Whistleblower Policy 2009
- Global Travel Policy 2016

b. Global Gender Policy 2015

All the aforesaid Policy will automatically be applied for its implementing partner of iDE Nepal as well.

c. Delegation of authorities & responsibilities

Worldwide Delegation of Authority Matrix contains the provision relating to the delegation of authority and responsibilities within the organization.

4.4.13. Overall Observation

- Almost all planned budgets are carried out along with full utilization of project.
- Human Resource policy is practiced in the recruitment process.
- The project design budget, estimation and costing were made according to the rules regulation, norms, values and code of conduct set by Nepal governments. The cost incurred for the purpose was borne from the project.
- All the stakeholders of this project, so far transaction verified by us, tax law applicable to it has been compiled with. Necessary TDS on different payments made by it has been deducted as per rates and procedure determined by Income Tax Act 2002.
- The iDE has not obtained a tax clearance certificate for the fiscal year 2078/079.
- Tax Exemption Certificate of DCDO has not been renewed for the fiscal year 2078/079.
- Both iDE & DCDO's have maintained the financial transaction as per acceptable norms of country and international accounting standards.
- Nepalese currency is used for reporting.
- Lack of supporting documents to support in some payment's procedures.
- We observe few instances of delay deposits of tax deducted at source (TDS) and verification as well.
- Baseline survey has been carried out by iDE and Social Audit has been carried out by DCDO.

- They maintained good coordination with concerned stakeholders and municipalities followed by good governance during project implementation.
- Financial transparency can be observed in the project implementation by iDE and DCDO.

4.4.14. Recommendations

- Variance on various headings can be found; therefore, prior reporting based on baseline surveys would minimize such variance in coming days.
- Proper documentation and multiple quotations (at least three) should be used as per the general rule of procurement of high value assets. Therefore, continuous monitoring from IDE regarding financial documentation is recommended.
- Social audit is practiced. It is recommended to continue social audit practice in coming days.
- Financial Staff should be in the field rather than in headquarters.
- Proper recording of financial documents must be maintained so that even after the new recruit there won't be any problem communicating previous development to concerned authority.
- TDS should be deposited timely as prescribed by Inland Revenue Department
- At least yearly Inventory cross verification of Fixed assets is recommended

4.4.15. List of Documents Reviewed

- General Agreement
- Project Agreement
- AGM minutes
- Finance and Administrative Policy
- Human Resource Policy (Staff personal file)
- Vehicle Log
- Bank Account and its monthly statement, Fiscal year end bank balance certificate
- PAN registration
- Income tax clearance letter
- Journal Voucher (NetSuite Accounting Software)
- Interview with concerned staffs

SECTION V

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1. Summary

The final evaluation was performed independently based on ToR provided by SWC Nepal. The evaluation team was first involved in a pre meeting in SWC office and 2nd meeting with iDE authority in head office Jhamsikhel and got project information. Reviewed the available project documents like ToR, GA, PA and project progress report, fact sheets, and made field observations, interviewed with project beneficiaries, interactions and discussions with the stakeholders on project sites. During the field visits, the team visited four project sites viz: Chisapani (Pokhara Metro-22), Tarkang Madi Rural Municipality 4, Bhedabari of Machhapuchhre RM-6 and Dhikurpokhari of Annapurna RM-2, of Kaski district and interacted with project partners and local leaders covering the period of 2021 to 2022. A report was prepared mainly focusing on relevancy, effectiveness, efficiency, coherence, and sustainability of the project. The project had following key activities:

- Increased adoption of Climate smart technologies and practices
- Strengthened Capacity of farmers group for collective marketing of the produce
- Last mile supply chain actors developed and established.
- Promoting Women Based Small and Medium Enterprises (SMEs)
- Strengthened network between market actors/partners.
- Enhanced access to credit and crop insurance for smallholder farmers
- GESI Awareness and Women Empowerment
- Monitoring and Evaluation
- Linkage and coordination.

The total budget of the project was quoted as NRs. 24,469,795.00 from which 81% was allocated for program costs and remaining 19% for administrative costs. During the evaluation, the team observed project activities implemented in the right track as per the PA signed by iDE Nepal. The selection of the district for the project and beneficiary groups were found appropriate. Though the list of major activities and sub activities mentioned in PA was found more within one year of project duration. The evaluation team appreciates the project implementation approach of iDE Nepal working directly with poor communities focusing mainly on the women and disadvantaged groups. The overall design and approaches of the project was relevant in addressing the needs and priorities of the target groups and communities, supporting women and other marginal and disadvantaged groups. Its focus on functional capacities of partner institutions, access to technology and essential inputs, access to extension services for improved production technology, for improving market linkages to the farmers are highly relevant as these are the key needs and priorities of the smallholder farmers particularly women and marginalized groups. Based on the progress report made available by iDE Nepal, majority of the activities were found satisfactorily accomplished in terms of quality, quantity, time factors and the budget as well. The project has followed human rights based and Gender Equality and Social Inclusion (GESI) approach through which it has prioritized female farmers and farmers from marginalized groups for participation in training, plant doctors (PDs) with extension services, increasing farmers' access to resources (income, grant etc.), technologies and knowledge, encouraging them

for decision-making, and ultimately empowering them. It was done to make sure that project interventions benefit women, men, and socially disadvantaged groups meaningfully and equitably, providing equitable access to project resources; and to minimize any unintended gender-based discrimination. iDE intervention is overall coherent with Government's policies and with other interventions carried out by the Government of Nepal.

As the direct impact of the project, some beneficiaries are gradually shifting from subsistence farming to the commercial and generating income. Raised awareness among women through nutrition intensive classes, organic vegetable farming, off season vegetable training, IPM training, account keeping training are some of the best examples of the project, which can be replicated in future. Local leaders from municipalities are also aware of the importance of the project and are planning to take over the activities, however, though low in number, the field technicians from rural municipalities have started to visit the project sites and contact farmers. The project was found to be well implemented and well addressing the problems of the beneficiaries in various aspects of livelihood. But after the project, the team is not sure whether the beneficiaries will be able to continue their activities since there is still a lack of enough technical manpower with local government bodies to handle such activities. Interaction with local government authorities of different Palikas showed that they have been allocated few budget for agricultural activity, majority of the Palikas have adopted the modality of iDE and internalized the activities in their programs to support smallholder farmers with income generation activities for the improvement of their livelihood.

The project has been successful in transferring appropriate technologies and practices effectively but a refresher type of training time to time and commercialization and value addition of their farm product is needed. The list made available by iDE on target vs achievement indicates major activities are accomplished within the project period. Production of targeted crops has been increased along with the increased cropping intensity and farm income. However, some of the beneficiary groups are not aware of market mechanisms and skills seem to be required in commercialization further. With the intervention of the project, a kind of social dignity of women farmers has also been observed fostering in project areas. Through various trainings and visits in project sites, the project has also contributed to build the capacity of the local people.

The project has also attempted to introduce modern technology in local farming communities through the construction of plastic houses/tunnels and the distribution equipment necessary for drip irrigation, pest management, organic farming etc. Conversion of some beneficiary groups from subsistence level to the commercial is another example of the success of the project. The overall iDE interventions are found effective, and the project activities were delivered effectively in terms of increasing productivity of vegetable crops, capacity enhancement of plant doctors, crop insurance, entrepreneur development of women farmers and capacity enhancement of cooperative staff. Different project activities were disseminated through knowledge and information systems established by existing networks.

5.2. Conclusion

The evaluation team has drawn the conclusion based on the major findings in section III. The evaluation team observed that the FSSF project was undertaken according to the agreement signed between SWC Nepal and iDE. The project has been significantly effective in enhancing the capacity of farmers' groups, cooperatives and in creating employment and income

opportunities to the local people including women and marginalized groups through provision of technical training, technology extension and input services. Its focus on functional capacities of partner institutions, access to technology and essential inputs, access to extension services for improved production technology, for improving market linkages to the farmers are highly relevant as these are the key needs and priorities of the smallholder farmers particularly women and marginalized groups. Overall efficiency in terms of utilization of the resources including human, material and financial resources to achieve the results in a timely manner, project management structure, fund flow mechanism and project implementation strategy and execution are found satisfactory.

5.3. Recommendations

The evaluation team brings following recommendations based on the major findings of the evaluation:

- An integrated mechanism i.e. a collection center such as washing, cleaning, trimming, sorting, grading, sanitation or disinfection, garbage disposal and packaging practices as per the commodity requirement - is needed for enhanced market linkages, considering the timeframe of the project. This center should be piloted, it should be placed in an accessible place and land for the collection center should be managed by the local government.
- iDEs support for the preparation of broader guideline or strategy for collective marketing along with exposure visit and capacity building for the cooperatives and Palikas is appreciable, and it needs to be further expedited and promoted.
- Prioritizing record keeping by farmers in diary in the training and in practice is must in all the intervening Palikas.
- The publication of a fact sheet in Nepali language through iDE Nepal and partner NGO DCDO was not found satisfactory. Booklets, posters, leaflets, books with improved production technology would be useful to the farmers.
- Documentation of most successful interventions is necessary for scaling-up in wider areas in next projects.
- Some farmers have been producing organic vegetables by using organic pesticides that should be marketed as organic products with good marketing price. Awareness should be created to the customers about the importance and scope of organic products with good prices.
- Transportation of products through public transport became a serious problem to get good prices with less post-harvest losses. Palakas should give attention to giving 50-75% subsidy to purchase vehicles for the cooperatives of Chisapani and Bhedabari.
- The training on value addition / value change, postharvest handling, processing and establishing industrial link are very important things for the farmers. In this aspect Palikas should give priority after phasing out of the project.
- Further, extension for the project seems essential and focus should be prioritized based on progress across different Palikas.

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APPENDICES

Appendix 1. Photographs during field visit of the evaluation team.





Appendix 2. List of participants involved in Focal Group Discussion during Field Visit

Appendix 3. List of fixed assets managed by the iDE in the head office

आज दिनांक 2068 साल माघ महिना 22 गतेका दिन आई.डि.ई नेपालको सहयोगमा रिपुरपोटको आयुवायिष विकास (डेव (DEVO) मा संचालित "समा कृषकहरूको लागि कृषिमा सुधार" कार्यक्रमको माध्यमबाट गा.पा वडा नं. ६ मा स्थित प्रविश्वोन्मा क्षेत्र उपज सुदलत क्षेत्रको प्राज्ञिकता इका परिशेताको तिमि (समाकल्पना परिषदद्वारा सहित प्रस्तावित क्षेत्रीको लागि माथो कल्पना कार्यक्रममा तिमि कोषको उपस्थिति लगा।

क्र.सं.	नाम	ठेगाना	विकास
१	लक्ष्मी देवकोटा	साहापुरा - ६	दिलाल अधिकारी
२	तुलसी पौडेल	"	कमलबहा
३	लक्ष्मी देवकोटा	"	मिडावारी
४	वडी देवकोटा	"	"
५	सुबोधु बराल	"	गुरेगाउँ
६	आमवती कुवेदी	"	बुवागाउँ
७	विष्णु दाहाल	"	मिडावारी
८	आमवती अधिकारी	"	बुवागाउँ
९	कारिका अधिकारी	"	मिडावारी
१०	शारदा देवकोटा	"	"
११	सविना आचार्य पौडेल	"	दिलाल
१२	कमनाथ गौतम	"	गुरेगाउँ
१३	शक्तिबहा बराल	"	डाडागाउँ
१४	सुबोधु बराल अधिकारी	"	मिडावारी
१५	पूर्णाबहा गौतम	"	गुरेगाउँ
१६	विष्णु माया अधिकारी	"	मिडावारी
१७	लक्ष्मी गौतम	"	मिडावारी
१८	मिर्जा मजदारी	"	डाडागाउँ
१९	गंगा बुडागाबा	"	बैसी
२०	पार्वती मजदारी	"	कमल बैसी
२१	सुबोधु बराल		

विशेष उपस्थिति :

१. डा. विष्णु विलास अधिकारी - (निर्देशक Team leader)
२. सुबोधु बुवा मजदारी - सह-प.

- 2. हिमालय राज जोषी Prithi
- 4. वीमा कुमारी शर्मा Prithi
- 2. प्र. शर्मा कोठारी Prithi
- 3. कालहरी चण्डा भण्डारी Prithi
- 6. पुण्य प्रसाद मजारी Prithi
DCDO, Kaski

उक्त कार्यक्रममा "हाम्रो जिल्लामा लागि विभिन्न क्षेत्रहरू" कार्यक्रम माफत प्राप्त सहयोगको कौमो लेखाइ। क्रमशः पार्वती केन्द्रोत्तरत पकाल पाठ्य मापडा शिक्षा। कार्यक्रममा समस्त इलाका परिषद हो तर्फबाट आउनु भएको सहयोगबाट हल्ला हुला सहयोग हुनु प्राप्त मापडा शिक्षा सहयोग हुनुको नयाँ ? इतिहासको तर्फबाट यति लामो समय सम्म सहयोग नभएको रहेको अवस्था यप सहयोग छिने र के हो लागि ? मन्त्र पत्रन गर्नु भएको थियो। कार्यक्रममा प्राङ्गारिक रेलि, काली खोल, लक्ष्मीपुर उत्पादन को कौमो समेत इलाका मापडा शिक्षा भएर केजमा काम गर्नु लोकर डाक्टर पार्वती केन्द्रोत्तरत कक्षा, समस्थाको कौमो जस्तः काली शिक्षा संस्थानत गएको छुट्टैको को वुन उपस्थित को कौमो आफ्नो धारणा राख्नु मापडा शिक्षा।

~~जान~~ लक्ष्मी गुलसी ~~प्र. शर्मा~~ ~~Prithi~~ ~~Prithi~~

आज विभिन्न 2068 साल माघ महिना 22 गतेका दिन आई.डि.ई नेपालको सहयोगमा डिष्टुरपोखरी प्राथमिक विद्यालय (DPO) द्वारा संचालित "समाज सुधारका लागि किलिम सेकण्ड" कार्यक्रममा आकाशपुर गा.पा वडा नं. 6 मा स्थित महिलाहरूको छवि उज्ज्वल गराउने उद्देश्यका साथ परिश्रमका लागि विभिन्न समाजिक कार्यहरूको परिचय गराउने गरी प्रस्तावित थियो। यो कार्यक्रम अत्यन्तै सफल भएको छ।

क्र.सं.	नाम	ठेगाना	व्यवसाय
1	लक्ष्मी पौडेल	सादापुर - 6	दिवस अभिकारी
2	बुद्धी पौडेल	"	फल्केवासी
3	लक्ष्मी पौडेल	"	भडावारी
4	वही पौडेल	"	"
5	सुन्दर पौडेल	"	गुरेगाउँ
6	सुन्दरी पौडेल	"	गुरेगाउँ
7	विष्णु दाहाल	"	भडावारी
8	सुन्दरी अधिकारी	"	गुरेगाउँ
9	काविका अधिकारी	"	भडावारी
10	शारदा पौडेल	"	"
11	सविना आचार्य पौडेल	"	दिवस
12	सुन्दरी गौतम	"	गुरेगाउँ
13	सुन्दरी पौडेल	"	गुरेगाउँ
14	सुन्दरी अधिकारी	"	भडावारी
15	सुन्दरी गौतम	"	भडावारी
16	सुन्दरी गौतम	"	भडावारी
17	सुन्दरी गौतम	"	भडावारी
18	सुन्दरी गौतम	"	भडावारी
19	सुन्दरी गौतम	"	भडावारी
20	सुन्दरी गौतम	"	भडावारी
21	सुन्दरी गौतम	"	भडावारी

विशेष उपस्थिति:

1. डा. विष्णु विमल अधिकारी - (विज्ञान सं. Team leader)
2. सुन्दरी गौतम - (सं. सं. सं.)

- 2. विद्यालय बस जोड़ी शुद्धि
- 4. लोभा कुमारी शाह शुद्धि
- 2. प्र. शर्मा कुमारी IDE शुद्धि
- 3. कालहस्ता शापा भण्डारी शुद्धि
- 6. पुण्य प्रसाद मण्डारी शुद्धि DCDO, Kaski

उक्त कार्यक्रममा "हाम्रो जिल्लामा लागि कित्तय देनाहने" कार्यक्रम माफत प्राप्त सहयोगको कौमो देखाइएको प्रशिक्षण कार्यक्रमको क्रममा पढाउने माफत विषय। कार्यक्रममा समाज कल्याण परिषदको तर्फबाट आइए माफत सरलरूपका बस्न सक्ने सहयोग हुन पाए? त्यसको सहयोग हुने गर्छ? सहिष्णुताको तर्फबाट मति लाग्ने समय समय सहयोग गरिने रहेको अवस्था यथा सहयोग छिन् र के को लागि? मन्त्र प्रथम गर्नु माफत विषय। कार्यक्रममा प्राङ्गणिक रेलि, काली बजार, लक्ष्मीपुर उत्पादन को कौमो समेत हुनसक्ने माफत विषय। अरु केजमा आय गानु लोभ डोभर। पार्कली केन्द्रको तर्फबाट समयाको कौमो जस्तै- काली शिवि संकालत गरी, सुपडहको को मुन उपलब्धी को कौमो आफ्नो कारण सारु माफत विषय।

शुद्धि लक्ष्मी कुमारी शुद्धि शुद्धि शुद्धि

आज मिति २०६९ साल १० भाद्रपदा शुक्र गतेका दिन १०६ नेपालको सदस्यता तथा डिजिटल पोस्टल सामुदायिक विकास संघ को आयोजनामा संचालित साना क्लिनहरूका लागि वित्तीय सेवाहरू कार्यक्रम अन्तर्गत संचालन भएका कार्यक्रमहरूको समाज कल्याण परिषदबाट अनुगमन मूल्यांकन गर्ने गभर्ना विमल अनुसारको उपादेयता रहेको थियो।

क्र.सं.	नाम	संस्था	हस्ताक्षर
०१.	विष्णु विलास आर्चक (सि)-		(सुभाष चन्द)
०२.	डा. हरी बहादुर के.सी.	दायि विभाग	
०३.	हिमालयराज जोशी		
०४.	सोमा राता	१०६ नेपाल	
०५.	पुष्प प्रसाद भण्डारी	DCDO,	
०६.	गीता साफकोटा	CBF/Plant Dep.	
०७.	भवाक्षी शंकर वास्वोला		
०८.	शुद्धा भट्ट	१०६ नेपाल	
०९.	नारायणी राता मगर	मैसै-माफी-५,	नकिम
१०.	रिम बहादुर राता मगर	मैसै-माफी-५,	

Fixed Assets Register

iDE Nepal

SN	Description of Property	Make & Model	Assets Serial #	Amount with Vat	Invoice #	Unit	Condition
1	Heater	Electro Max Prime Halogen Heater Yello Color 1200W 2021	NA	2,000	1176	1	Working
2	Heater Electric	Electro Max Prime	JUMBO 220v-50Hz 1200W 2021	2,000	1177	1	Working
3	Laptop	Dell Vostro 3400 i7 -16GB-C17-1165G7U - "14"	MFGYR-2021/ ST-5CT8LF3/Ex.11668615663	138,999	306	1	Working
4	Laptop	Dell Vostro 3400 i7 -16GB-C17-1165G7U - "14"	MFGYR-2021/ ST-97CBLF3/Ex.20034860665	138,999	306	1	Working
5	Laptop	Dell Vostro 3400 i7 -16GB-C17-1165G7U - "14"	MFGYR 2021 ST: 39Y8LFS EX: 7132060643	138,999	306	1	Working
6	Laptop	Dell Vostro 3400 i7 -16GB-C17-1165G7U - "14"	MFGYR-2021/ ST-1DT8LF3/Ex.3011962495	138,999	307	1	Working
7	Laptop	Dell Vostro 3400 i7 -16GB-C17-1165G7U - "14"	MEGYR -2021 / ST-FYY9LB3 / EX: 34766139487	138,999	307	1	Working
8	Printer	Multi Functioin Brothers 2540 DW made in VIETNAM (Printer, Scaner, Photocopy)	E73801J1N972693	39,550	307	1	Working
9	Printer	Multifunction Brothers 2540 DW made in VIETNAM (Printer, Scaner, Photocopy)	E73801J1N970122	39,550	307	1	Working
10	Multi-Function Device	Brothers 2540 DW made in VIETNAM (Printer, Scaner, Photocopy)	E73801J1N972846	39,550	307	1	Working
11	Multi-Function Device	Brothers 2540 DW made in VIETNAM (Printer, Scaner, Photocopy)	E73801J1N972547	39,550	307	1	Working
12	Multi-Function Device	Brothers 2540 DW made in VIETNAM (Printer, Scaner, Photocopy)	E73801J1N972593	39,550	307	1	Working

Fixed Assets Register
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SN	Description of Property	Make & Model	Assets Serial #	Amount with Vat	Invoice #	Unit	Condition
13	Multi-Function Device	Brothers 2540 DW made in VIETNAM (Printer, Scanner, Photocopy)	E73801J1N972368	39,550	307	1	Working
14	Laptop	Dell Vostro 3400 i7 -16GB-C17-1165G7U - "15"	MFGYR- 2021 / ST-3GK1ZH3/ EX-7631490776	138,999	170	1	Working
15	Laptop	Dell Vostro 3400 i7 -16GB-C17-1165G7U - "15"	MFGYR- 2021 / ST-6DD1ZH3/ EX-13868681943	138,999	170	1	Working
16	Laptop	Dell Vostro 3400 i7 -16GB-C17-1165G7U - "15"	MFGYR- 2021 / ST-3Dk1ZH3/ EX-7350092247	138,999	170	1	Working
17	TAB	Galaxy Tab A7 Lite / SAMSUNG	IMEI1:359638223779749	22,499.00	1952	1	Working
18	TAB	Galaxy Tab A7 Lite / SAMSUNG	IMEI1:359638223779665	22,499.00	1952	1	Working
19	TAB	Galaxy Tab A7 Lite / SAMSUNG	IMEI1:359377789554465	22,499.00	1952	1	Working
20	TAB	Galaxy Tab A7 Lite / SAMSUNG	IMEI1:359638223779434	22,499.00	1952	1	Working
21	TAB	Galaxy Tab A7 Lite / SAMSUNG	IMEI1:359638223779699	22,499.00	1952	1	Working
22	TAB	Galaxy Tab A7 Lite / SAMSUNG	IMEI1:359638223779681	22,499.00	1952	1	Working
23	TAB	Galaxy Tab A7 Lite / SAMSUNG	IMEI1:359638223779475	22,499.00	1952	1	Working
24	TAB	Galaxy Tab A7 Lite / SAMSUNG	IMEI1:359638223779830	22,499.00	1952	1	Working
25	TAB	Galaxy Tab A7 Lite / SAMSUNG	IMEI1:359638223779814	22,499.00	1952	1	Working
26	TAB	Galaxy Tab A7 Lite / SAMSUNG	IMEI1:359638223779707	22,499.00	1952	1	Working
27	TAB	Galaxy Tab A7 Lite / SAMSUNG	IMEI1:359638223779566	22,499.00	1952	1	Working

Fixed Assets Register

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SN	Description of Property	Make & Model	Assets Serial #	Amount with Vat	Invoice #	Unit	Condition
28	TAB	Galaxy Tab A7 Lite / SAMSUNG	IMEI1:359638223 779582	22,499.00	1952	1	Working
29	TAB	Galaxy Tab A7 Lite / SAMSUNG	IMEI1:359638223 7797464	22,499.00	1952	1	Working
30	TAB	Galaxy Tab A7 Lite / SAMSUNG	IMEI1:359638223 779657	22,499.00	1952	1	Working
31	TAB	Galaxy Tab A7 Lite / SAMSUNG	IMEI1:359638223 779798	22,499.00	1952	1	Working
32	TAB	Galaxy Tab A7 Lite / SAMSUNG	IMEI1:359638223 779863	22,499.00	1952	1	Working
33	TAB	Galaxy Tab A7 Lite / SAMSUNG	IMEI1:359377789 553566	22,499.00	1952	1	Working
34	TAB	Galaxy Tab A7 Lite / SAMSUNG	IMEI1:359377789 553574	22,499.00	1952	1	Working
35	TAB	Galaxy Tab A7 Lite / SAMSUNG	IMEI1:359377789 554093	22,499.00	1952	1	Working
36	TAB	Galaxy Tab A7 Lite / SAMSUNG	IMEI1:359377789 553897	22,499.00	1952	1	Working
37	Laptop	Dell inspiron 15.6" 3501/i7	ST:FTYLYH3/EX:34 463385543	138990	334	1	Working
38	Laptop	Dell inspiron 15.6"3501/i7	ST:5RHMYH#/Ex:1 2546123015	138990	334	1	Working
39	Laptop	Dell inspiron 15.6" 3501/i7	ST:GXRLYH3/EX:3 6870275271	138990	334	1	Working
40	Laptop	Dell inspiron 15.6" 3501/i7	ST:1B4MYH3/EX:2 849699847	138990	334	1	Working
41	Mobile	Samsung Galaxy F22- 4GB Ram- 64 memory	350987612561336 / 351721512561339	20,499	1953	1	Working

Fixed Assets Register
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SN	Description of Property	Make & Model	Assets Serial #	Amount with Vat	Invoice #	Unit	Condition
42	Mobile	Samsung Galaxy F22- 4GB Ram- 64 memory	350987612553234 / 351721512553237	20,499	1953	1	Working
43	Mobile	Samsung Galaxy F22- 4GB Ram- 64 memory	350987612560136 /35172151256016 6	20,499	1953	1	Working
44	Mobile	Samsung Galaxy F22- 4GB Ram- 64 memory	350987612552624 /35172151255262 7	20,499	1953	1	Working
45	Mobile	Samsung Galaxy F22- 4GB Ram- 64 memory	350987612559462 /35172151255946 5	20,499	1953	1	Working
46	Mobile	Samsung Galaxy F22- 4GB Ram- 64 memory	350987612552343 /35172151255234 6	20,499	1953	1	Working
47	Dell Monitor 24 - Made in China	Dell -S2421HN	CN0WWVVKBOZ0 0=161228B	29,945	372	1	Working
48	Scanner	Canon DR -F 120 /220-240 V/ Made in China	9017B003 (AD)	79, 100	382	1	Working
49	Dell Monitor 24 - Made in China	Dell -S2421HN	CN-0WWVVK- BOZOO-16N-2B2V / CN-ORGF30- WSL00-183-DQYB	29,945	432	1	Working
50	Dell Monitor 24 - Made in China	Dell -S2421HN	CN-0WWVVK- BOZOO-16N-2B2V / CN-ORGF30- WSL00-183-DQYB	29,945	432	1	Working
51	Stand Fan	Balta Bf177/ - made in India	BF 128-200103627	3,485	2285	1	Working

Fixed Assets Register

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SN	Description of Property	Make & Model	Assets Serial #	Amount with Vat	Invoice #	Unit	Condition
52	Mobile, Tempered Glass + Cover	Samsung Galaxy A03s	351574189801698 /326247279801697	17,250	2285	1	Working
53	Mobile, Tempered Glass + Cover	Samsung Galaxy A03s	351574189801482 / 356247279801481	17,250	2285	1	Working
54	Mobile, Tempered Glass + Cover	Samsung Galaxy A03s	351574189836322 /356247279836321	17,250	2285	1	Working
55	Mobile, Tempered Glass + Cover	Samsung Galaxy A03s	351574189833485 /356247279833484	17,250	2285	1	Working
56	Mobile, Tempered Glass + Cover	Samsung Galaxy A03s	351574189800328 /356247279800327	17,250	2285	1	Working
57	Mobile, Tempered Glass + Cover	Samsung Galaxy A03s	351574189831075 /356247279831074	17,250	2285	1	Working
58	Mobile, Tempered Glass + Cover	Samsung Galaxy A03s	351574189834780 /356247279834789	17,250	2285	1	Working
59	Mobile, Tempered Glass + Cover	Samsung Galaxy A03s	351574189833519 /356247279833518	17,250	2285	1	Working
60	Mobile, Tempered Glass + Cover	Samsung Galaxy A03s	351574189800625 /356247279800624	17,250	2285	1	Working
61	Mobile, Tempered Glass + Cover	Samsung Galaxy A03s	351574189839128 /356247279839127	17,250	2285	1	Working

Fixed Assets Register

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SN	Description of Property	Make & Model	Assets Serial #	Amount with Vat	Invoice #	Unit	Condition
62	Mobile, Tempered Glass + Cover	Samsung Galaxy A03s	351574189801748 /35624727980174 7	17,250	2285	1	Working
63	Mobile, Tempered Glass + Cover	Samsung Galaxy A03s	351574189839912 /35624727983991 1	17,250	2285	1	Working
64	Mobile, Tempered Glass + Cover	Samsung Galaxy A03s	351574189800757 /35624727980075 6	17,250	2285	1	Working
65	Mobile, Tempered Glass + Cover	Samsung Galaxy A03s	351574189801524 /35624727980152 3	17,250	2285	1	Working
66	Mobile, Tempered Glass + Cover	Samsung Galaxy A03s	351574189802126 /35624727980212 5	17,250	2285	1	Working
67	Mobile, Tempered Glass + Cover	Samsung Galaxy A03s	351574189801706 /35624727980170 5	17,250	2285	1	Working
68	Mobile, Tempered Glass + Cover	Samsung Galaxy A03s	351574189801680 /35624727980168 9	17,250	2285	1	Working
69	Mobile, Tempered Glass + Cover	Samsung Galaxy A03s	351574189801391 /35624727980139 0	17,250	2285	1	Working
70	Mobile, Tempered Glass + Cover	Samsung Galaxy A03s	351574189839037 /35624727983903 6	17,250	2285	1	Working
71	Mobile, Tempered Glass + Cover	Samsung Galaxy A03s	351574189838880 /35624727983888 9	17,250	2285	1	Working
72	Mobile, Tempered Glass + Cover	Samsung Galaxy A03s	351574189800310 /35624727980031 9	17,250	2285	1	Working

Fixed Assets Register

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SN	Description of Property	Make & Model	Assets Serial #	Amount with Vat	Invoice #	Unit	Condition
73	Mobile, Tempered Glass + Cover	Samsung Galaxy A03s	351574189802118 /356247279802117	17,250	2285	1	Working
74	Mobile, Tempered Glass + Cover	Samsung Galaxy A03s	351574189800633 /356247279800632	17,250	2285	1	Working
75	Mobile, Tempered Glass + Cover	Samsung Galaxy A03s	351574189807471 /356247279807470	17,250	2285	1	Working
76	Mobile, Tempered Glass + Cover	Samsung Galaxy A03s	351574189801730 /356247279801739	17,250	2285	1	Working
77	Mobile, Tempered Glass + Cover	Samsung Galaxy A03s	351574189802043 /356247279802042	17,250	2285	1	Working
78	Mobile, Tempered Glass + Cover	Monitor DELL, CPU Delta RAM /500GB HDD(Assembled)	351574189835134 /356247279835133	17,250	2285	1	Working
79	Mobile, Tempered Glass + Cover	Samsung Galaxy A03s	351574189802308 /356247279802307	17,250	2285	1	Working
80	Mobile, Tempered Glass + Cover	Samsung Galaxy A03s	351574189801375 /356247279801374	17,250	2285	1	Working
81	Mobile, Tempered Glass + Cover	Samsung Galaxy A03s	351574189801540 /456247279801549	17,250	2285	1	Working
82	Laptop	Dell Vostro i7 3400 11 Zen 18 GB RAM 512 SSD 1 TB HDD 2 GB Nvidia Dedicated Graphic	ST-2ZLP0H3/EX : 6606319783	123,000	1394	1	Working
83	Stand Fan	BAITRA- BF177	BF177-210202827	3,240	914	1	Working
84	Scanner	Canon DRF-120	GS481032	68,000	765	1	Working

Fixed Assets Register

iDE Nepal

SN	Description of Property	Make & Model	Assets Serial #	Amount with Vat	Invoice #	Unit	Condition
85	External Hard Drive	Transcend-1 TB	G93274-0665	8,000	765	1	Working
86	Laptop	Dell Vostro i7 3400 11 Zen 18 GB RAM 512 SSD 1 TB HDD 2 GB Nvidia Dedicated Graphic	ST-4WBQ0H3/ Ex- 10661736423	123,000	1394	1	Working
87	Laptop	Dell Vostro i7 3400 11 Zen 18 GB RAM 512 SSD 1 TB HDD 2 GB Nvidia Dedicated Graphic	ST-54ZP0H3 / Ex- 111866729969	123,000	1396	1	Working
88	Laptop	Dell Vostro i7 3400 11 Zen 18 GB RAM 512 SSD 1 TB HDD 2 GB Nvidia Dedicated Graphic	ST: GWHNOH3 EX:36793062183	123,000	1395	1	Working
89	Laptop	Dell Vostro i7 3400 11 Zen 18 GB RAM 512 SSD 1 TB HDD 2 GB Nvidia Dedicated Graphic	ST:HCHNOH3 Ex:37760620999	123,000	1395	1	Working
90	Laptop	Dell Vostro i7 3400 11 Zen 18 GB RAM 512 SSD 1 TB HDD 2 GB Nvidia Dedicated Graphic	ST-3GMPOS3 EX: 7535924391	123,000	1397	1	Working
91	Dell Monitor 24 - Made in China	Dell-S2421HN	CN-0WVVVK- BOZ00-1B5- 70YB/CN- 0WVVVK-BOZOO- 16N-1B5-617B	59,890	537	1	Working
92	Dell Monitor 24 - Made in China	Dell-S2421HN	CN-0WVVVK- BOZ00-1B5- 70YB/CN- 0WVVVK-BOZOO- 16N-1B5-617B	59,890	537	1	Working
93	Dell Monitor 24 - Made in China	Dell-S2421HN	CN-0WVVVK- BOZ00-1B5-8LWB	29,945	539	1	Working
94	Dell Monitor 24 - Made in China	Dell-S2421HN	CN-WVVVK- B0Z00-1B5-7C1B	29,945	539	1	Working
95	Dell Monitor 24 - Made in China	Dell-S2421HN	CN-WVVVK- B0Z00-1B5-7EYB	29,945	538	1	Working

Fixed Assets Register

iDE Nepal

SN	Description of Property	Make & Model	Assets Serial #	Amount with Vat	Invoice #	Unit	Condition
96	Micro Oven	LG MC2146BL (21 Ltr.)	201N42T016941/2 A1X0029	19999.35	KMP-00116	1	Working
97	Laptop	Dell Vostro i7 3400 11 Zen 18 GB RAM 512 SSD 1 TB HDD 2 GB Nvidia Dedicated Graphic	ST:2D1POS3/Ex: 5606268647	123000	1394	1	Working
98	Laptop	Dell Vostro i7 3400 11 Zen 18 GB RAM 512 SSD 1 TB HDD 2 GB Nvidia Dedicated Graphic	ST:5WBQ0H3/EX: 12838518759	123000	1394	1	Working
99	Laptop	Dell Vostro i7 3400 11 Zen 18 GB RAM 512 SSD 1 TB HDD 2 GB Nvidia Dedicated Graphic	ST: B57POH3/ Ex:24259860903	123,000	1398	1	Working
100	Heater Electric	OHMS Halogen -OH -1401	340X138X560	4,000		1	Working
101	Heater Electric	OHMS Halogen -OH -1401	340X138X560	4,000		1	Working
102	UV Light Chamber	UV Cabinet - RUV-20	207	32770	204	1	Working
103	UV Light Chamber	UV Cabinet - RUV-20	106	32770	204	1	Working
104	Electronic Balance	0.0001-300 g	MG214i	189840	204	1	Working
105	Dissecting Microscope	Stereo Zoom Trinocular Microscope (Model GE-86) with camera joining Coslab	ZSM-115LED	239560	204	1	Working
106	Dissecting Microscope	Stereo Zoom Trinocular Microscope (Model GE-86) with camera- Coslab	ZSM-115LED	239560	204	1	Working
107	Incubator	14 x 14 inch, SS Chamber digital temp with cooling fan		271200	205	1	Working
108	Autoclave	12 x 14 inch, cooker lock	DIV-112	14125	205	1	Working
109	Hot air Oven	14 x 14 inch, di8ital SS Chamber with cooling fan		46330	204	1	Working
110	Laptop	Asus (12th Gen Core i5/ 8GB/ 512GB SSD/ 14" FHD/ Win11/ Backlit Keyboard/ Magic Numpad/ BAG/ Mouse)	N9NOLPOO97943 SE	97500.0047	49	1	Working

Fixed Assets Register

iDE Nepal

SN	Description of Property	Make & Model	Assets Serial #	Amount with Vat	Invoice #	Unit	Condition
111	Laptop	Asus (12th Gen Core i5/ 8GB/ 512GB SSD/ 14" FHD/ Win11/ Backlit Keyboard/ Magic Numpad/ BAG/ Mouse)	N9NOLPOO9920359	97500.0047	50	1	Working
112	Printer	Brothers- multifunction printer Printing speed 40 page per minute, Duplex, Wi-Fi/ethernet and document feeder- DR-2305	LEM530001	39000.0064	49	1	Working
113	Digital Camera	Canon EOS 200D II / FS-S 18-55 IS STM (DSLR)	361074017095	109999.9969	49	1	Working
114	Digital Camera	Canon EOS 200D II / FS-S 18-55 IS STM (DSLR)	241033000437.00	109999.9969	50	1	Working
115	External Hard Drive	Transcend 1 TB with shockproof case	G76726-1118	7999.9932	50	1	Working
116	Air- Conditioner	Panasonic 1.5 ton	228PAJDWCU00071/228PAJDWSU00024	117474.8	248	1	Working
117	Air- Conditioner	Panasonic 1.5 ton	228PAJDWCU00023/ 228PAJDWSU00046	117474.8	248	1	Working
118	Dehumidifiers	Gree Min 24L	726621W000026	64127.5	248	1	Working
119	Dehumidifiers	Gree Min 24L	726621W000025	64127.5	248	1	Working
120	Refrigerator	Sansui -Single Door/Min 200Ltr	SPC200RF	31142.8	248	1	Working
121	Vacuum Cleaner	Panasonic, 1800 Watt	211116-0166	17989.6	248	1	Working
122	Vacuum Cleaner	Panasonic, 1800 Watt	211116-0172	17989.6	248	1	Working
123	Heater 2 in 1(Gas & electric)	Yasuda	YS-168D	10915.8	248	1	Working
124	Heater 2 in 1(Gas & electric)	Yasuda	YS-168D	10915.8	248	1	Working
125	Logitech Conference Camera	BCC-950		\$200.11		1	Working
126	Wooden File rack - 3 X5	Local made	LEM530001	10,000		1	Working

Fixed Assets Register
iDE Nepal

SN	Description of Property	Make & Model	Assets Serial #	Amount with Vat	Invoice #	Unit	Condition
127	Heater Electric	OHMS Halogen -OH -1401	350987615862335 /35172151586233 8	2,000		1	Working
128	Mobile	Samsung Galaxy F-22	350987615667270 /35172151566727 3	20200.0043	60	1	Working
129	Mobile	Samsung Galaxy F-22	350987615663899 /35172151566389 2	20200.0043	60	1	Working
130	Mobile	Samsung Galaxy F-22	350987615878737 /35172151587873 0	20200.0043	60	1	Working
131	Mobile	Samsung Galaxy F-22	350987615878737 /35172151587873 0	20200.0043	60	1	Working
132	Mobile	Samsung Galaxy F-22	350987615664160 /35172151566416 3	20200.0043	60	1	Working
133	Side Table	Wooden Side Table (2 section including 1 drawer)	Local Made	9605	JSB/0020/79-80	1	Working