



IN TOUCH

BHUTAN RURAL DEVELOPMENT NEWS

June 2020 Issue



TARAYANA MICROFINANCE LAUNCH

To commemorate the auspicious 40th Birth Anniversary of His Majesty The King Jigme Khesar Namgyel Wangchuck, Tarayana MicroFinance (TMF) for Rural Development, licensed under the Royal Monetary Authority of Bhutan, was launched by Her Majesty The Queen Mother Ashi Dorji Wangmo Wangchuck on February 20th, 2020.

With the launch of TMF for Rural Development, we hope to contribute in a small way towards fulfilling His Majesty's vision of financial inclusion for all.

VISION

To provide access to microcredit for rural development

MISSION

To enable the rural communities of Bhutan to help themselves progress out of poverty with accelerated income growth. We achieve this by supporting the poor and transient segments with credit, continuous skills training and progress monitoring, handholding beneficiaries throughout the journey. We also support rural Small and Medium Enterprises (SMEs) by connecting them with relevant government entities, banks and investors.

OBJECTIVES

1. Maximize social impact
2. Manage within prudent risk parameters
3. Deliver microfinance products & services with lean and efficient operations
4. Aim for operational self-sufficiency where possible

PRODUCTS AND SERVICES

TMF values impact over gains

1. Classic Microfinance
 - Smaller loan amount to extend existing income generating activities
 - Field Officers facilitate loan application to TMF as well as disbursement
2. Development Microfinance
 - Larger loan amount for income generating activities
 - Field Officers facilitate loan application to TMF and disburse loan amount in kind by delivering materials & equipment required
 - Field Officers are heavily involved with intensive skills training and continuous progress monitoring

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TARAYANA CLUBS

Tarayana School Clubs were initiated with an aim to instill the spirit of volunteerism among the youth. It helps to shape the young citizens of the country into caring and responsible citizens, with a willing heart to help the ones in need. The club members get to learn more about the society they are living in and provides them opportunities to give back to the community members in the form of donations, labour contribution and various other campaigns. The members also receive opportunities to attend international youth summits and conferences, helping them to get exposure and growth. Currently there are 124 school clubs across the country with 5,620 members at all levels of education ranging from primary schools to colleges. 6 Colleges and 30 Central Schools have now instituted Tarayana School Clubs.

Some activities carried out by various clubs are:



Tarayana club members of Taba Dramtoe Lower Secondary School helped to built a flush toilet for Aum Budhi Doya who lives with her only son at Ngawang Dramtoe in Samtse

Tarayana club members of Mekuri Primary School in Pema Gatshel harvested maize of one of the senior community members in the village



The club members of Panbari Primary School helped in construction of Aum Tsiday Doya's house, a community member of Ngawang Dramtoe in Samtse



Tarayana club members of Wamrong Lower Secondary School in Trashigang rendered their services to harvest vegetables of a household with physically challenged family members in Tokaphu village, and also provided rations to this household after conducting a fundraising programme at their school



GCIT- THE NEWEST TARAYANA CLUB



Tarayana Club at Gyalpozhing College of Information Technology (GCIT) was established in 2019 and it is one of the newest Tarayana Clubs . We started the club to fulfill Her Majesty Gyalum Dorji Wangmo Wangchuck's aim to instill the act of volunteerism in youth, to serve our society by giving back to them. With the college having less number of students, we have limited club members but are very enthusiastic and work with full dedication. We believe that we can do a lot for our society working together with complete cooperation.

Every Friday, we collect plastic bottles which is one of the major factors of polluting our environment. We sell these bottles to the scrap dealers and raise funds to use in other events. We also organize and conduct mass cleaning at Gyalpozhing every semester.

On 22nd September 2019, we helped the pilgrims and monks who face difficulties travelling to Kencho Chokorling Goenpa, a monastery with steep terrains, located at Gyalpozhing, by providing food and we also made monetary contributions to the monastery.

The club raised funds by setting up food and face painting stalls during the College Fete Day which was held on 2nd November 2019. We also got an opportunity to create awareness about our club activities to the public during the Fete Day.

In collaboration with Tarayana Foundation, our Club organized a waste management training with the theme 'From Trash to Cash,' in GCIT premises on 6th December 2019. This training was especially conducted for the homemakers of Gyalpozhing. Additionally, on 22nd February 2020, our club members cleaned Gyalpozhing Hospital as we believe that every patient needs a clean surrounding to help improve their health and hygiene.

*Dawa Tenzin Namgay
Tarayana Club Member
2nd Year BCA Student, GCIT*

HIGHLIGHTS- JANUARY TO JUNE 2020

The Loday celebration organized annually by Folk Heritage Museum was held on 2-3 January 2020. 25 children from schools across the country participated in the Loday recitation and prayed for good health, happiness and peace to His Majesty The Druk Gyalpo, Her Majesty The Gyaltseen and His Royal Highness The Gyalsey. These 25 children also visited the Ministers' Enclave and various hotels and offices in Thimphu.

Community members of Nangla and Mewangang under Zhemgang participated in the Foothills Festival organized by Sarpang Dzongkhag from 16-18 January 2020 at Gelephug. They showcased the local cane and bamboo handicrafts and lifestyle products (supported by SAARC Development Fund) with the aim to replace the use of plastics and promote a plastic-free environment.

Baseline survey for the project titled "Strengthening Community Based Structures to Address under 5 Nutrition," supported by the Asian Development Bank through Ministry of Health was conducted from 10-31 January 2020 at Trongsa, Zhemgang, Mongar, Pema Gatshel, Samdrup Jongkhar, Trashigang, Trashiyangtse and Dagana Dzongkhags. The main objective of this project is to assess the knowledge, attitude, and practice (KAP) for nutrition in under five children.

The Bhutan 'Tarayana' Dragons Motorcycle Club completed their 40th charity ride "Love to Ride - Ride to Love" to Gawailing Happy Home in Thimphu on 1st February 2020. The club donated a washing machine, heaters, blankets, pillows, mattresses, TVs, rice cooker, clothes, books, toys, geyser, lunch & refreshment and pocket money to the children.

A model ECCD Centre constructed in 2016 at Ngawang Dramtoe under Tading Gewog in Samtse with support from UNICEF was successfully handed over to the Samtse Dzongkhag Administration. The handing over was done on 29th February 2020, in presence of Samtse Dzongkhag Administration Officials, Local Government Leaders and community members of Tading, Samtse. Currently there are 22 children aged between 3 to 5 years enrolled in the Centre and one facilitator provided by the Dzongkhag Administration.

On 5th May 2020, coinciding with the 17th Tarayana Foundation Day, the Zhaptern "Tasum Lhaye Lungten" was dedicated to His Majesty The Druk Gyalpo Jigme Khesar Namgyel Wangchuck for His Majesty's selfless and compassionate leadership at the front-lines, constantly reviewing preparatory measures to combat COVID-19 pandemic and ensuring the security of every Bhutanese within the country and abroad.

As part of the Foundation's food production programme, the community members of Mekuri village in Pema Gatshel harvested 35 kilograms of green chillies in June, 2020, for self consumption and income generation. 35 bundles of spinach were harvested from the food production programme at Hongtsho, Thimphu and donated to Kidu Focal Person for old age home at Wangsisina in Thimphu on 24th June 2020.

Ser Jong Youth Group consisting of 3 members (2 female; 1 male) in Nimzhong village under Gangzur Gewog in Lhuentse, harvested around 80 kgs of oyster mushroom for income generation, from their first batch on 22nd June 2020. Prior to the cultivation, the members received training from Khangma Regional Mushroom Center located in Trashigang.

AGENTS OF CHANGE



"The world is changed by your example and not your opinion"

Gyaltshen Wangdi, 86, and Dechen Dema, 72, originally from Wamrong, Trashigang resettled in Belbotay village under Tashicholing Gewog in Samtse 12 years ago. They stayed in a small hut with their youngest daughter who is a person with disabilities. Their six other children lives in different parts of the country.

Their home was susceptible to southern belt windstorm, heavy rainfall and other forms of natural disasters. As they lacked the physical and financial capacity to reconstruct or renovate their home, Tarayana Club Members of Peljorling Higher Secondary School (in Samtse) in collaboration with club members of Samtse College of Education, volunteered in renovating the house in 2018. As a major project for 2019, they organised a fundraising event and constructed a toilet for the same family. The family was overjoyed with the service and help they received.

Kezang Choden, Tarayana Club Member of Peljorling Higher Secondary School and also a teacher at the same school, said that by helping the community members, they learn and integrate new skills, help in promoting self-empowerment and the importance of serving each other. On the other hand, Sangay Gyeltshen, a club member, emphasized on the great sense of satisfaction they experienced after serving the family.

Dechen Dema said, "We used to practice open defecation and I was always in fear of encountering wild animals but now we have a proper toilet and we are most grateful for the safety provided to us."

Though there were challenges faced by the coordinators and members in managing their time and resources, they made time on the weekends with the help of donors to complete their task.

*Kezang Choden & Sonam Zangmo
Club Coordinators
Peljorling Higher Secondary School*

"We used to practice open defecation and I was always in fear of encountering wild animals but now we have a proper toilet and we are most grateful for the safety provided to us."

VOLUNTEERS IN ACTION

Tarayana Club at College of Natural Resources in Lobesa, Punakha was first instituted by Ngawang Chojay, a college student, on 21st March 2017. Since its inception, the club has been actively working towards the welfare of the society. Currently, Thinley Penjor, a 3rd year student, leads the Tarayana Club at the college and sees many interested students coming forward to join as members.

Despite their numerous activities, their priority for a while has been on the donation of clothes to the people in remote areas. The Club collects clothes from nearby places like Bajo and from people who voluntarily donate. During their vacation, the members also collect clothes from Thimphu and Phuentsholing.

The collected clothes are then washed by the club members on weekends and sorted accordingly for ease of donating. So far, they have successfully donated all the clothes to different schools like Kabesa Lower Secondary School in Punakha, Phekoma Primary School in Dagana, Jishong Central School in Gasa and Uma Primary School in Wangdue Phodrang.

As rightly stated, one man's trash is truly another man's treasure, they feel happy and content seeing the smiles and excitement fill the eyes of young children and people upon receiving the clothes. The club members said "Looking at them we feel like we made a difference in their lives even if it is in a small way. We hope and we will carry out this activity for times to come."

Another frequent activity the Club carry out every semester is volunteering at Wangdue Phodrang Dzong construction. Though it seems like an arduous job, they have always found it satisfying on their part. They feel blessed and fortunate. Moreover, they have come to understand the dignity of labour and the members appreciate all the workers who pitch in their hard work for the completion of the magnificent Dzong.

Apart from these activities, their planning process is democratic as all members' ideas and suggestions are given due importance. They also work in and around the college campus in installing waste bins, filling up the potholes and volunteering as and when needed.

It is the little things they do in life that makes a whole lot of difference. The club members gives their best and they hope that they have made a difference in the lives of others and themselves by understanding the meaning of being selfless and creating happiness around them. The CNR Club Members are very grateful to Her Majesty Gyalum Dorji Wangmo Wangchuck for creating such a platform where youths like them get opportunity to serve and give back to the communities.

Thinley Penjor
Tarayana Club Coordinator, CNR
3rd Year Student, Food Science & Technology
Sonam Dema
Tarayana Club Member, CNR
2nd Year Student, Sustainable Development



JOURNEY OF A CLUB MEMBER



Like every other rural villages, Metekha under Chhukha Dzongkhag covers a variety of agricultural lands, forests, farms and has services like education and healthcare. Such villages help to preserve our national customs, traditions and unique closeness between the older and younger generations. In spite of all the good things, there are a lot of important things that rural areas lack. To help bring progress and comfort to the people in rural communities, I joined as a member of Tarayana Club at Samtse College of Education in 2010. The club organized various fundraising events, campaigns and purchased essential items for vulnerable people.

I took the initiative to establish Tarayana Club at Metekha Primary School under Chhukha Dzongkhag after graduating and joining as a teacher at the school. While it's true that the more we volunteer, the more benefits we will experience, volunteering has strengthened my ties and my common interests with the community for fulfilling the club's mission. I found a new meaning and direction in my life and worked with the club members towards finding solutions for the challenges faced by the community. It also provided me and my students with renewed creativity, motivation, and vision that can carry over into our personal and professional lives.

Volunteering should feel like a fun and rewarding hobby, not another chore on your to-do list. The Foundation gave me the opportunity to practice important skills used in the workplace, such as teamwork, communication, problem-solving, project planning, task management and organization. I feel more comfortable stretching my wings at work as I have honed these skills as a volunteer first, and I am making sure that my student club members acquire the same skills.

I would like to express my profound gratitude to Her Majesty Gyalyum Dorji Wangmo Wangchuk for the opportunity and experience that I have gained as a member of Tarayana Club. I strongly believe that we should not limit ourselves to one specific type of job but take every possible opportunity to widen our capacity in helping others.

*Leki Phuntsho
Club Coordinator
Metakha Primary School, Chhukha*

