



# ZHEMGANG MONTHLY

FROM STEPS TO LEAPS

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## UpComing Event

On 2nd June 2019, Zhemgang Forestry Division will initiate mass plantation in and around Zhemgang town.

Therefore, all the residents, civil servants, regional officials and others are cordially invited for the noble mission of making Zhemgang clean and green.

Venue: Program will kick off from DT hall at 9:00 AM.



## Month That Kept Us On Toes

Moenlam Chenmo, 1st - 3rd May 2019



Dzongkhag Schools Sports Meet, 9th - 11th May 2019



New Desuups join Zhemgang, 14th May 2019



Save the Children donates office equipment, 21st May 2019



Hon'ble Chairperson, RCSC visits Zhemgang, 21st May 2019



Hon'ble Justice, Supreme Court visits Zhemgang, 27th May 2019



## Dasho Dzungdag joins Zhemgang Central School to celebrate Teacher's Day



## Watermelon production in Zhemgang.

The production technology of watermelon in Zhemgang was replicated from ARDC Wengkhar. The production potential assessment initially started in 2015 in Sonamthang village under Nangla Gewog. Demonstration of production technology was collaborated with ARDSC, Tingtibi in 2016 through both station and on farm assessment study. After production technology was successfully demonstrated at research station, field day was conducted to showcase the production technology. During 2017 season, bountiful harvest was achieved by a farmer of Berti community group hence generating good income which served as an example to rest of the farmers and boosting their confidence in adopting watermelon farming as a commercial crop.

Besides income generation, water melon cultivation fits well with rice-based relay cropping pattern thus maximizing the utility of limited land while improving the soil fertility for the succeeding crop. Those water melon commonly available for sale in the local market are imported from India and therefore the locally produced can substitute the import meanwhile its scope of commercial production during off season will boost domestic market as well. The organic mode of cultivation of the locally available watermelon further enhances its marketing opportunity.

Seed sowing are done in last week of January to mid-February to avoid fruit fly infestation after which field preparation, transplanting, mulching and harvesting are carried out respectively at the right time.

Meanwhile field days have been conducted to demonstrate and showcase the improved production technology so as to facilitate farmer to farmer interaction on ideas and knowledge on the water melon production technology. Thereby encouraging other farmers to go for its commercial production and enhance their household economy. Using KNC as the middle man for negotiating farmgate price, the produced watermelons were taken to CFM (Thimphu). Having reached the capital, the marketing challenges have been uprooted since the demand exceeded production.

Having known this fact, over the years, in various villages, the number of farmers showing interest and taking up commercial watermelon cultivation has been rising and the year 2019 is no exception owing to its good market scope, undying support in regard to technical inputs and advices given by Dzongkhag Agriculture Sector and Research Centre. Soon, agriculture sector in collaboration with National Organic Program is going to register and launch the locally produced watermelon as the local organic assurance scheme.

*Contributed by Agriculture Sector*



## Did you know?

Bjoka Khoche's power those days reached beyond border. Even today Bjokaps narrate, with pride, that the Khoche once ruled the Assamese provinces of Kokabari, Rangapani and Gohali. The Khoche's house which still stands today is an indelible proof of yesteryears. One half of the castle is built of big stone slabs, the other and apparently the much older half is constructed out of small slabs. Locals say the latter was built by the Khoche's Assamese subjects, probably slaves ( Zapas). Mr. Sherab Jamtsho, DEO, Panbang, is direct surviving descendent of Bjoka Khoche.



## Week of Floriculture: Developing skills and arts

The first week of April 2019 has been very unique and engrossing experiences for 41 people. The Rural Development and Training Centre, Zhemgang has been very thoughtful for organizing training on subject such as Floriculture. The participants consisted of interested officer goers to housewives who had the willingness to learn and take a step further from what was already known without basic trainings. Zhemgang is beautiful place with natural environment still intact and one is definitely fortunate to witness and enjoy the nature since different times of the year gives out a nature dotted with blossoms of flowers and shimmering colors of the foliage decorating the whole mountains.



The practices of creating simple gardens and raising of potted flowers in-front of doors and balconies are some of the common hobby of many households.

However, the week-long training has made the participants realize some of common mistakes in the process of raising the flowers and other plants. The learners were disseminated with important basic skills to develop gardens and landscaping by incorporating the nature and blending with surrounding amenity.

The participants were briefed on the usage of different methods to prepare propagation materials, providing pre and post care to these materials. To give more hands on experience, the partakers were led to visit three existing beautification sites and made to carry out the site inventory, record the on-going activities and come up with new proposal for these places. On 4th day of the training, the participants gathered near RDTC guest house and main administrative block to develop a site. They were made to use the existing pond and other features for developing the garden and also use materials such as stones, tree and soil that were easily available at the site. On final day of the training they had an opportunity to learn about the grafting, budding and air layering yet another craft.

The triumph of the training goes to the RDTC for organizing a well-planned program and also for hiring very experienced and enthusiastic resource person Mr. Tshering who is currently looking after the Royal Project based at Dechencholing, Thimphu. All the partakers expressed their gratitude to both the organizer and resource person. They vowed to make the best use of knowledge and skills that they have acquired from the training.



Contributed by Dzongkhag Beautification Officer

## Shiitake mushroom cultivation

National Mushroom Center is one of the divisions under Ministry of Agriculture and Forest serving people with the zenith possible service. Since its establishment, the citizen across the nation has been fortunate enough to seek and put the rendered service into use from which people were able to realize the objectives of their service in promoting high value - low volume crop and its commercialization. This realization among the citizen in turn has ignited the interest in them, thus the cultivation rate has escalated over the years in almost every Dzongkhag.

Similar scenario is also seen here in Zhemgang Dzongkhag in which farmers from different gewogs are adopting the cultivation of mushroom practices for commercial purpose despite the marketing challenges. For instance, currently Ap Minjurla from Nangkor gewog is cultivating shiitake mushroom through technical support and guidance given by NMC via PSL loan. Those taken part in the cultivation process have equally gained both theoretical and practical knowledge.

The estimated log of about 4000 is expected to yield from October 2019. Ap Minjurla is optimistic of the good yield and capital return. Besides shiitake, oyster mushroom have captured the attention of farmers in various villages in gewogs like Trong, Shingkar and Nangla due to its easy cultivation practices and short harvesting period apart from good income generation.

Mushroom cultivation in its own way contributes to drawing of foreign currency since mushroom such as shiitake and matsutake are exported to Japan, Korea and other Asian countries due to its good marketing scope and high nutritional benefits. Over the years, mushroom cultivation have not only gained popularity but also have provided employment opportunity at the community level, as the market demand for mushroom are growing exponentially on a yearly basis. In regard to promotion of cultivation and production of mushroom, the practices has a comparative advantage over other crops under the context of limited land holdings in the country. For this very reason people are taking keen interest in carrying out the cultivation with the support from the Dzongkhag agriculture sector and National Mushroom Centre.



Ap Minjurla cultivates Shiitake mushroom.



Pictorial summary of shiitake cultivation process.

*Submitted by Agriculture Sector*

# Words of Wisdom from Golden Throne



14th Royal University of Bhutan Convocation,  
Thimphu,  
24th May, 2019

“As always, I begin by reflecting on our past. Knowledge of our past is important as it helps us to understand where we are today as a nation and perhaps also develop a sense as to where we may be headed as we look to the future.”

“It is well known that our forefathers, under the leadership of successive Monarchs, have worked tirelessly through the generations to bequeath to us a strong and successful nation. When I reflect on our achievements, it is evident that our success as a nation can be attributed mainly to the wisdom, foresight and courage of our forefathers to always take the right decision at the right time.”

“The wise and timely decisions of the past have strengthened our security and sovereignty and enabled us to build a peaceful and unified nation where our people, despite religious, ethnic and linguistic diversity, live harmoniously like the members of one family.”

“At this critical juncture, it would be important to reflect on and understand the timeless values and intuitive attributes of our ancestors that enabled them to achieve phenomenal success. Firstly, it is the values emanating from Tha Damtse, the sublime trust and bond among the unique concept of the Tsa Wa Sum. Secondly, it is Dremba, the innate sensibility of the Bhutanese, which has contributed immensely to our achievements as a nation. Thirdly, it is the concept of Tendrel, which transcends our common understanding of auspiciousness to also include interdependence and collective efforts to meet our collective goals and aspirations.”

“....I would like share three messages to set us apart from other, larger countries. Given our realities, we cannot match other countries in terms of numbers and can easily be overwhelmed. Therefore, we cannot be content being able to do what others can. We must strive to achieve what others cannot and be better than others at all times.”

“With that in mind, one of the key attributes that will set us apart from others is the value of integrity. We must be a nation of honest, reliable and trustworthy people. Secondly we need to focus on creativity – for what we lack in numbers we must make up in talent. Thirdly, we must emphasize quality in whatever we do so that we can strive for perfection.”

“When I think of the future, I cannot help but feel concerned because of the uncertainties inherent in an ever changing and complex world. However, with our determination and drive to succeed, reinforced with hard work and responsibility, and inspired by the right values, I am confident that we can succeed as a nation.”

*Compiled by Dechen Pema Yangden*

## International Biodiversity Day

International Biodiversity Day was observed at Buli Central School in Zhemgang Dzongkhag recognizing Buli as one of the high biodiversity areas in the country and farmers have been engaged in conservation initiatives. The main objective of observing the day was to create awareness on the importance of biodiversity conservation and to recognize the vital role of farmers as custodians of our agro biodiversity. The United Nations sanctioned international day to increase understanding and awareness of biodiversity issues with this year's theme being "Our Biodiversity, Our Food, Our Health" keeping its importance, for the earth, and for its people in mind.

This year's celebration for the International Day for Biological Diversity, on 22 May 2019, was focused on biodiversity as the foundation for our food and health and a key catalyst to transforming food systems and improving human health. In the last 100 years, many of crop varieties had disappeared from farmers' fields. Traditional food production systems were under threat, including related indigenous, traditional and local knowledge. Dasho Drangpon, Honorable chief guest for the day highlighted the importance of commemorating this particular day and urged everyone to put more efforts in conserving traditional crop varieties as they are directly linked to our health. The main events of the day included a seed fair by farmers, an exhibition and a quiz on Bhutan's biodiversity by the National Biodiversity Centre (NBC).



Farmers from Buli and nearby gewogs participated in the seed fair and students took part in the quiz. In addition, a book titled "Biodiversity Statistics of Bhutan 2017" published by NBC, was launched during the day. The day was organized by the National Biodiversity Centre, Serbithang in collaboration with the Dzongkhag Agriculture Sector under Zhemgang Dzongkhag and attended by over 100 participants including officials from Zhemgang Dzongkhag, farmers and students. The event was supported by the Royal Government of Bhutan.

*Contributed by Agriculture Sector*

## Priority Sector Lending (PSL): Aspiration of His Majesty.

The subject of PSL all started with His Majesty's National Day address at the Trongsa in 2016. I quote "The people, especially the young, have been leaving their villages for towns in greater numbers. I am deeply concerned that they will encounter unemployment and other difficulties in urban areas, and begin to despair. As I see it, to begin any new enterprise, first and foremost, one requires capital. There is a great opportunity here for the financial institutions and banks to make a positive impact by improving access to credit for our youth and rural people. . . ."

The Royal Monetary Authority took note of this concern and shouldered the lead role in making His Majesty's aspiration come true in the form of Priority Sector Lending. PSL came into picture targeting to help mainly youths and rural people to take up entrepreneurship after RMA worked closely with several Ministries, Agencies and Financial Institutions over a fertile discussion. The cottage and small industry sector was identified as a priority sector for targeted lending, increased coordination and efficiency in delivering support and services. The most unique feature of PSL is that the interest rate for agriculture business is 8% and for Non-Agriculture its 8.5% unlike high interest rates in other financial institutions and at the same time the proponent doesn't have to place any mortgage to avail the loan. With its inception in January 2018, PSL is now a year and a half old.

*continued in page no. 10*

## Local Government Key Result Area 2: Enhance Food and Nutrition Security

Programme Title: Food production and food sufficiency

Objective: To enhance food and nutrition security

Collaborating Agency/ies: MoAF/RNR-RDC/MoE/MoH

Programme Strategy:

Zhemgang Dzongkhag has the fourth highest land holding of 0.506 acres per household. The Dzongkhag is endowed with 640 hectares of wetland, 3251 hectares of dryland and 211 hectares of orchard. Out of available arable land of 9614 acres, only 6449 acres (67% of the total arable land) is cultivated. Only six percent of the cultivated land is irrigated and more than 33 percent is dry land cultivation.

Livestock plays an integral part in the lives of farmers; 76 percent of the rural farmers own a livestock. As 33 percent of the arable land is dryland, large areas of the Dzongkhag can only be used for livestock production.

The GNH Survey 2015 shows that one in ten people reported having left their land fallow because of wild life threats. Dzongkhag has the highest population (78%) affected by wild animals.

The Dzongkhag over the past plan period, has been focusing on conversion of agriculture land by providing assured irrigation water, commercialization of agriculture and livestock products, addressing human-wildlife conflict and minimizing the loss of land due to monsoon rain, and climate change. However, in the 12th FYP, considering potentials and long-term implications to the economy in terms of achieving our goal of food security and sufficiency, the Dzongkhag will focus on key strategies defined below:

1. Dzongkhag will convert at least 2800 acres of fallow land into cultivable land in eight Gewogs for enhancing agriculture production especially paddy and maize in Lower Kheng Gewogs and winter vegetables for commercialization in Trong and Lower Kheng Gewogs;
2. Dzongkhag will also convert at least 40 acres of land in Upper Kheng Gewogs for organic agriculture farming especially cultivation of ginger in Goshing and Phangkhar Gewogs.
3. Following measures will be undertaken for fallow land conversion and organic farming.
  - i. With technical support from the National Soil Service Center (NSSC), MoAF, technical assessment of fallow land will be done for efficient conversion of land for agriculture purpose;
  - ii. Prepare plan for machineries, human and financial resource, land use management plan, irrigation, seeds and seedlings, organic fertilizers/manures, production targets, markets and income from the new land use;
  - iii. For organic farming, Dzongkhag will prepare certification arrangements with technical support from National Organic Program (NOP), MoAF; identify markets and buyers for organic products and establish market linkages;
  - iv. Identify reliable water source and construct climate proofed irrigation channels;
  - v. Identify farmers facing labour shortage leading to fallow land and provide end to end support through farm mechanization;
  - vi. Implement and monitor progress and achievement of targets with the help of Gewog extension officers and RNR-RDC at Samtenling;
  - vii. Create better market linkages and destinations and ensure products are sold and income generated;
  - viii. Identify appropriate locations, plan and construct warehouse or cold storage whichever is appropriate for storage and preservation of agriculture and livestock produces.
4. Since the Dzongkhag has high incidence of Human Wildlife Conflict (HWC), the Dzongkhag will focus on interventions that would address HWC such as building trenches and electric fencing. Technical support for such intervention will be sought from the MoAF in order to devise effective interventions for specific wildlife damage.
5. The Dzongkhag will focus and support increased intake of healthy food variety and nutrition for children both in schools and out of school. Schools and households will be encouraged and supported to grow variety of vegetables and fruits in the kitchen gardens or backyard farms in schools and at the household's level. Demonstration for the selected households will be carried out and regular technical support will be provided during establishment of kitchen gardens and backyard farms till the harvest of vegetables and fruits. Awareness and education will be provided to the parents on the importance of nutritional and varied food intake and diet requirements. Those members of the poor households especially children who cannot afford minimum nutritional intake, will be provided with multi-vitamin supplements and any other new nutritional supplements available in the markets.

*Contributed by Thinley Jamtsho*

# Why is it Between Chamkhar Chhu and Zhemgang?



I have consciously signed the petition “Keep Chamkhar Chhu Free-Flowing” initiated by Bhutan’s alpha professional photographer Aue Yeshey Dorji and shared it on my Facebook wall. But I didn’t know my post was immediately going to become a platform for a very serious debate. It gave me deep insight into both side of the argument. However, I when I signed the petition for saving Chamkhar Chhu I wasn’t against development in Zhemgang. I felt sorry that the last river had to be the very river flowing through Zhemgang.

It’s evident that most people in Zhemgang have been betting on Chamkhar Chhu project to change the course of their lives and it’s obvious for them to feel offended when people who don’t have to live their lives sign a petition against their dreams.

A high school friend from Kheng, Pema Letho summarised Zhemgang in few lines to put forth his point on why the project should happen;

Zhemgang has the highest poverty rate among all the districts, it has highest number of school drop outs, highest infant and maternal deaths, lowest safe drinking water coverage, lowest farm road coverage, lowest electricity supply coverage, lowest primary school enrolment...

And their representative, honourable Member of Parliament, Lekey Dorji joined the debate and made his stand clear;

I have personally been pushing for Chamkharchhu hydropower project because it could be a game changer for the poor people of Kheng. Upon the resolution of the Dzongkhag Tshogdu, I moved a motion in the NA to expedite the implementation of this project. I have also been meeting the minister for economic affairs and the senior officials of the Ministry as well as DGPC to request early implementation of the project because the people of Zhemgang want it. The project promises to open up remote and rural areas of Kheng to mainstream economy and people are excited about the project. I appeal to all those people who have signed or plan to sign to first understand the project. My stand has always been clear, if what you do is going to benefit our poor people deprived of all amenities in the villages, please support the petition. Otherwise, please support this project which will open up whole of the remote Kheng and provide them better economic opportunities.

While I still like to believe in the myth that hydropower project will some day stand on its own feet and fix the damage it has cause to the national economy, I have genuine doubts on it holding promise for rural prosperity, which social activist, journalist, and educationist, Aue Dorji Wangchuk shared from his experience;

Do not fall under illusion that Chamkhar Chu project will pull Kheng out of the current state. None of the villages in Chukha dzongkhag has enriched through Tala or Chukha Project. Ask our MPs from Chukha who are now more attuned to the plights of our local people. I have worked in Chukha Project (1982) when it was being constructed. We are treated worse than Indian labourers. Similarly, I have covered the entire project phase of Tala when I was in BBS from 2000 to 2005. Unfortunately I was never allowed to go deeper into the project. Similarly I have been working in three gewogs of lower Wangdue - Athang, Daga and Gaselo as volunteer for Tarayana and villagers there have not been able to sell even a bunch of fruits to the four mega projects.

I had this conversation with my dear friend from Kheng, Nawang Phuntsho, personally last month, and his expectations were practical modest when he said that “The development activities need not come directly to people’s doorstep, but infrastructures like road will come by default. Kheng rig nam sum have been neglected and kept in the darkness for a while now.” He shared that a 30 Km road in Zhemgang took seventeen years to build, and he was very serious when he added that even a dung beetle could have covered the distance in so many years.

At this point I was intrigued as to why the development in Zhemgang has to be a byproduct of a project, shouldn’t it be the right of people of Kheng to demand from the government? Are roads in all other Dzongkhags built because of the projects? Since when did development of infrastructure in a Dzongkhag become hydro project bait? If Zhemgang was treated at par with the rest of the Dzongkhags from early on would they ask for the project, having seen what happened in Punatshangchhu? I feel that Dasho Lekey Dorji should ask for roads and other infrastructures without strings attached and leave the hydropower project mess aside for the sake of larger things at stake.

Aue Yeshey Dorji in his article ‘The Dark Side of Hydropower Projects’ revealed the scary facts and sad realities that would break many of the popular myths. He concluded by stating why he started the petition;

...my cause is still not that of environment because I know that when you have a gaping hole in your tummy, environment will not fill it. My cause is still the economic devastation that we are already suffering as a result of these hydro-power projects that have gone horribly wrong!

My cause is still about keeping at least one of our rivers free flowing - for the cause of our future generations. My cause is about bequeathing that river to the name of a giant of a man whose private angst at the destruction of the environment is well known.

Article 5.4 of the Constitution of Bhutan states that, “Parliament may enact environmental legislation to ensure sustainable use of natural resources and maintain intergenerational equity and reaffirm the sovereign rights of the State over its own biological resources.”

“Intergenerational Equity” means not exploiting every river during our time, and “the sovereign right of the State over its own biological resources” means not letting a foreign force decide for us. If it was really about electricity and not about invading our waters then why don’t we dam the Punatshangchhu two more times? After all our rivers are mostly fed by rain, which means the more southward we take our dams more the water. Why exploit another river?

When I signed the petition it was never about the choice between Chamkhar Chhu over Zhemgang, it was about our Country. Therefore I urge all the people who signed the petition to raise your voice for development in Zhemgang too. Zhemgang should get its fair share of development with or without any project. It will only be fair if you fight for the people of Zhemgang as you fight for the river.

From - [www.passudiary.com](http://www.passudiary.com)

# Farmers study tour to Haa Village HomeStays

Zhemgang Dzongkhag has enormous potential for eco-tourism development because of its rich bio-diversity. In view of the above, a total of 15 selected farmers accompanied by Chiwog Tshogpa and Mangmi of Nangkhon Gewog embarked on a study tour to Haa Dzongkhag from 14th-24th May 2019. The study tour themed “Learn good experiences of Homestay and replicate the idea at home” was a part of learning and exposure trip for the farmers who had proposed for development of Village Homestays. Moreover, two among 15 farmers will be provided with various trainings in terms of book keeping, hygiene, sanitation, guest handling, safety and security; since they are certified by Tourism Council of Bhutan as Homestays. The main objectives of the tour were;

To provide insight knowledge about home stays and its functioning.

To encourage farmers to take up village homestay as a part business to supplement accommodation in deficient areas for both national and international guests.

Enhance livelihoods in the rural communities through community-based tourism by trickling down the benefits to rural communities.

Give exposure to the farmers regarding the way of life in other Dzongkhags (agriculture and livestock farming practices)

There is nothing better than the emotions and feelings one can receive from setting out on an adventurous journey for it provided a break from the daily humdrum and monotonous life. Everyone began backpacking for a trip to the west which would be filled with learning. Excitement reflected on the faces of the participants. The first experience was the journey through the Dochula pass, sub alpine zone, humid, cool air that permeated the environment and the flattering flags greeted and welcomed all to Thimphu. The beauty seemed to be all around. From the one side of the road there was the lush greenery of the alpine forest and from the other there were dancing Rhododendrons.



Upon arrival in Haa, management of the Dzongkhag warmly welcomed and guided the team through the facilities of Tourism Information Center of Haa Dzongkhag. The Planning officer briefed the functioning and rationale behind the establishment of the Tourism Information Center and its benefit to the community.

The entourage was divided into groups of two as they started to settle down in the homestays. The owners of farm houses displayed warmth and friendliness as driven by their motto of running the homestays. The team lavished over the local cuisines like Red Rice, Kewa Datsi, Ama Datsi, Sekam Datsi and Yaksha Kam. The meals were professionally and deliciously prepared as some participants commented. Towards evening, a cultural exchange programs were also performed with Boedra and Zhungdra songs.

Learning from their good experiences, the participants cultured themselves in handling guests, how foods are supposed to be prepared and served. They were imparted with practical knowledge as to how homestays should function within their 2 days of stay. The knowledge gained will be used in implementing the same at Buli under Nangkhon Gewog.

The participants also toured the campus for sight visits. Through these experiences, the participants learned that, beside accommodation, they can also earn by providing services like as hot stone bath, farm work, milking, Ara brewing, carpentry, sight-seeing, and many more.

Apart from achieving the objective of homestay, the group also took the liberty to visit many sacred Lhakhangs like Lhakhang Karpo, Lhakhang Nagpo and Paro Taktshang on the way back to Thimphu via Paro. Moreover, they had an opportunity to reunite with relatives whom they had not met for ages. As a gesture of collaboration, they were gifted with refreshments, tea and lunch.

The participants expressed that the overall experience of the tour was very satisfying since they had the opportunity to have a closer look and understand the procedures and techniques as to how homestays are operated and believed that the relaxing atmosphere of this tour was the perfect starting point for successful establishment of Village Homestays at their own place. The Chiwog Tshogpa aspired to work on the flush toilet and bathroom which would boost in elevating the start of homestays.



Contributed by: Lhakpa Tshering  
AMCO  
Tour Coordinator

The Regional Livestock Development Centre (RLDC), Zhemgang under the Department of Livestock in collaboration with Dzongkhag Livestock Sector, Zhemgang is currently organizing consultative meeting of stakeholders, identification of youth, group formation and development of management plan for “Youth Entrepreneurship in Climate Smart Green Forage Production and Conservation for Sustained Livestock Productivity” in Shingkar Gewog under Zhemgang Dzongkhag.

The project is implemented with the main objectives to provide employment to the youth residing idle in the Gewog and ultimately mitigate rural-urban migration. The project is expected to achieve gainful youth employment in fodder and dairy production, utilize private barren and government reserve lands and enhance availability of forage crops for sustained feeding and forage-dairy business.

The consultative meeting was attended by 61 farmers out of which 25 youth including 4 Rural Development Training Centre (RDTCC) trained individuals were selected for the entrepreneurship. Currently, the RLDC is carrying out land feasibility study after which, rigorous training of group members on fodder development and dairy husbandry will be undertaken followed by fodder development activities. The project is funded by Global Environment Facility-Least Developed Countries Fund (GEF-LDCF).



*Submitted by RLDC Zhemgang*

## Priority Sector Lending (PSL): (Cont.)

Having been more than a year-old, RMA believed that they did ample of advertisement of the PSL and now it was high time to focus on capacity building of the Dzongkhag PSL focal persons, thus RMA in collaboration with the FITI, a 3-day capacity building training was organized from 13th -15th of May 2019.

The training mainly included the strengthening of PSL procedures in Dzongkhag level and further FIs presented on the process they have to follow in the banks. As most of the proposals were rejected based on their poor Credit Information Bureau of Bhutan (CIB) and failure to generate the cost estimation of the project, therefore a session on the interpretation of CIB was conducted. The Dzongkhag PSL focal persons were also given a platform to share their experiences or any issues regarding PSL clients and FIs. The overall PSL process starting from the Dzongkhag till the FIs were all reviewed and it was also known that the process needed some revisions and reforms. The training concluded with the remarks by the Governor and the awarding of the certificates to all the participants.

PSL is not simply a lending scheme but a means by which gap between rich and poor can be narrowed. Bhutan being a small sandwiched country with its major economy driven by hydro-power revenue has to look for other alternatives to diversify the economy. PSL is the perfect concept envisaged by His Majesty and implemented by RMA which is now a source of hope and support for all youths and people living in rural areas.

*Contributed by Dz. Economic Dev Officer*

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