

WHAT'S UP



OXFAM

NEWSLETTER, OXFAM IN NEPAL



Tomatoes produced by farmers supported by Oxfam
Photo by: Oxfam in Nepal

SPECIAL EDITION



RESILIENCE AND CLIMATE JUSTICE

INSIDE

1

GROWING DIGITALLY

2

BANKING THE UNBANKED

3

BANKING THE UNBANKED

4

LEARNING BY DOING

4

LOBBY FOR CHANGE

5

WINTERIZATION SUPPORT

5

INTERACTION SESSION WITH MAYOR

5

DEVELOPING LOCAL DISASTER CLIMATE RESILIENT
PLAN

6

EMBARKING ON A NEW JOURNEY

7

JOURNEY FROM POVERTY TO PROSPERITY

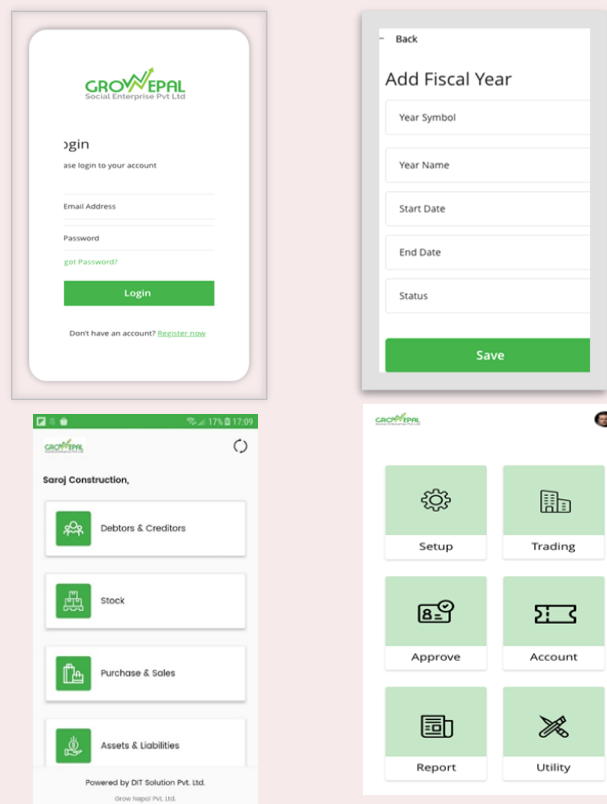
Oxfam's Resilience and Climate Justice Program works to strengthen communities and institutions' capacity to cope with disasters, improve their livelihoods, and build resilience. For many decades, people in Nepal have suffered from multi-dimensional poverty, which manifests in the form of unequal distribution of resources, vulnerability to disasters, exclusion and marginalization. With a particular focus on women's social and economic empowerment, The Resilience and Climate Justice programme works to optimize the community's access to finance and develop capacity on Enterprise Development using new technology in the finance sector. The program also works towards climate change adaptations, disaster risk reduction, policy influence, humanitarian preparedness, and response.

GROWING DIGITALLY

The growing internet and smartphone penetration across Nepal have spurred several technological changes among a diverse group of users. With more than 22 million internet users and more than 14 million mobile internet users, Nepal is experiencing fast growth in new technological adaptations. Considering the innovation that new technology brings, Oxfam's Enterprise Development Project supported Grow Nepal Social Enterprise to develop a bookkeeping and Financial Management mobile application called 'Lekhpal.'

Lekhpal is Nepal's first-ever mobile bookkeeping and financial management solution for small businesses (MSMEs). The application simplifies the process of bookkeeping and thus encourages farmers and MSMEs to record their day-to-day transactions. Besides, the application allows entrepreneurs/smallholder farmers to view the data intuitively and manage cash flows. This new way of bookkeeping intends to replace manual bookkeeping systems in MSMEs to ensure transparency and accuracy in operations/transactions and avoid the tedious process of manual bookkeeping.

The application is designed to cater to the needs of MSMEs, mainly those run by women. Although there



A screenshot of the application with some of its features

are many bookkeeping application available in the market, the Lekhpal application is unique as it directly addresses the practical limitation of MSMEs such as:

- (i) Lack of knowledge on financial literacy
- (ii) limits of willingness and financial inability to hire the skilled workforce to keep records and manage books of accounts.

The Lekhapal application is specially designed for women entrepreneurs, Agri-MSMEs who have limited technical or accounting background. Using pictograms and integrated education in accounting & finance, the users can intuitively learn to advance their financial literacy and bookkeeping knowledge. The application is also designed to promote access to finance through collaboration with Banks, Financial Institutions, and external investors/partners. As a mobile-friendly online community, the application connects women entrepreneurs, agripreneurs, MSMEs, and other actors in the market system, and facilitates mentoring, discussions and learning.



An example of Farmer's Credit Card owned by one of the beneficiaries



BANKING THE UNBANKED

Access to essential financial services is a critical building block for economic prosperity. Nepal's economy highly depends on agriculture, with almost 70% of the people depending on agriculture for their livelihoods. However, many people have limited access to credit as only about 5.14% of Nepal's population have received credit facilities.

Realizing the need for access to finance, R&D Innovative Solutions, with support from Oxfam Impact at Sale Accelerator Program 2019 and EDP team in Nepal, successfully launched Farmer's Credit Card for the first time in Nepal in collaboration with Mega Bank.

The card was launched after a series of discussion with the officials of the government, private banks, and universities to understand and validate problems faced by smallholder farmers.

Farmer's Credit Card is an innovative concept designed to provide subsidized agricultural loans to smallholder farmers under EDP's Soil to Sale Project. Through this card, farmers, smallholders, MSMEs get access to collateral-free interest subsidised loan limit between NPR 25,000 – NPR 200,000.

This credit facility provides extra benefits to encourage women's participation in agriculture by providing an additional interest subsidy of 1%.

As of December 2020, 57 farmers (19 women) have received the credit card via Mega Bank. Besides, this initiative has also been successful in influencing eight private banks to offer similar services in Nepal.



Photo By: Achyut Gaire/ Oxfam in Nepal

Participants from Farmer's Field School monitoring their field centers.

LEARNING BY DOING

The Farmers Field School (FFS) is a practical field-based learning approach to educate farmers to select, adapt and develop new crop varieties that better fit their needs and preferences.

The school, which is funded by SIDA and conducted by Securing Diversity=Harvesting Security project, runs without walls in an open field for at least one agricultural season every year. The farmers meet every week for a discussion led by a trained facilitator from the project to select the crop varieties available in the local areas or breeding

Throughout the cultivation season, the farmers evaluate the growth of their plants and their fields' conditions. Besides, the FFS also helps farmers prepare, respond, rebuild and adapt to climatic shocks.

The FFS has already trained 1330 smallhold indigenous farmers on Participatory Plant Breeding, where farmers can select, improve and develop plants adapted to local conditions. The FFS has also implemented sessions on rice, wheat, potato, soybean, and mustard cultivation. Besides, the project has developed 25 FFS resource persons who can independently organize sessions on Participatory Plant Breeding.

LOBBY FOR CHANGE

Oxfam's Building Economic Resilience Project conducted a series of influencing and lobby meetings with the local government, political party representatives, and government stakeholders to make plans and programs to benefit women and seasonal migrant workers to India. As a result, the governments of Baitadi and Argakhanchi districts have allocated USD 77090 for the economic wellbeing of migrant workers. Besides, the government from both the districts have also started allocating budget to women's economic empowerment by conducting care work analysis at the community and household level.



THE GOVERNMENTS OF BAITADI AND ARGAKHANCHI DISTRICTS ALLOCATED USD 77090 FOR THE ECONOMIC WELLBEING OF MIGRANT WORKERS.





Photo By: Sanjay Pariar/ Oxfam in Nepal

A beneficiary receives Winterization Kit

WINTERIZATION SUPPORT

The Terai regions of Nepal are severely affected by cold waves every year. Oxfam and its partner organization provided winterization support to the Dalit communities of Musahar and Dom villages in the Saptari district. Most of the people in the village are living in houses that are unable to protect them from the cold waves. Oxfam's winterization support included a double bed size blanket and a three-meter-long poly foam, which was distributed to 450 Households of the Musahar and Dom communities in Saptari district. The winterization materials were distributed in the presence of chairperson, ward chairperson and representatives from disaster management committees along with Oxfam's partner organization— Koshi Victim Society.

INTERACTION SESSION WITH MAYOR

The Enhancing CSOs Roles as Key Development Partners for Climate Resilient Policies and Practices in Province-2 project organized a face-to-face interaction sessions between the community and local government, including the Mayor of Rautahat and Saptari districts. During the event, 50 individuals representing different Community Based Organizations participated, where more than 50 percent of the participants were women. The participants discussed about the impacts of climate change and disasters on their lives. During the session, each group prepared an ac-

tion plan describing mechanisms to adapt to the adverse effects of climate change and to mitigate the risk of disasters. The Mayor responded to the queries/questions received

DEVELOPING LOCAL DISASTER CLIMATE RESILIENT PLAN

The Enhancing CSOs Roles as Key Development Partners for Climate Resilient Policies and Practices in Province-2 project supported four municipalities (2 municipalities each in Saptari and Rautahat district) to develop a local disaster and climate-resilient plan to reduce the risk of climate change and climate-related disasters. The local government committed to implementing the plan and has leveraged NPR 573872 to develop Local Disaster Climate Resilient Plan (LDCRP) in four Municipalities in Saptari and Rautahat districts.

MANAGING SOLID WASTE DIGITALLY

The sustainable WASH project developed a mobile application called 'Safe Birendranagar' for Solid Waste management in Birendranagar Municipality, Surkhet district. The mobile application, which is available in Nepali and English language, allows the service providers to record and view waste collection statistics, manage waste collection routes, manage pickup schedules, send information as notice or useful information, and receive users' messages and feedback. Similarly, the application users can view their pickup schedules, view useful information and announcements, receive notification of upcoming collection, send feedback, make reports, place inquiries, register for service, view waste collection accounts, dues, and make online payments. The mobile application has been developed both for IOS and Android versions.

EMBARKING ON A NEW JOURNEY

Nepal ranks 4th, 11th, and 30th vulnerable country in terms of climate change-related hazards, earthquake, and flood, respectively among the top ten most disaster-prone countries globally. These vulnerabilities can largely be attributed to poor governance, weak infrastructure, and an inability to effectively implement policies to reduce risk. To this end, Oxfam with the funding support from Margaret A Cargill Foundation is implementing the project titled— Strengthening Community Preparedness, Rapid Response and Recovery in Nepal (SCOP R3). This project is designed to enhance the capacity of communities and local humanitarian systems to anticipate and adequately respond to recurring natural hazards through three inter-related sets of outcomes. First is to strengthen local humanitarian systems via capacity building for communities and local leaders and facilitating linkages with community-based organizations with special emphasis on women and youth leadership. The second is to help strengthen livelihoods and market systems to protect the most vulnerable socio-economic groups in the face of natural hazards. Lastly, the project includes an outcome for learning and knowledge sharing. This component of the project will extract lessons and best practices on sustainable, replicable and scalable approaches to help communities be disaster ready.

PROJECT DETAILS

Project Name: Strengthening Community Preparedness, Rapid Response and Recovery in Nepal (SCOP R3)

Project Duration: 1st October 2020 to 31st December 2023

Funding support: Margaret A Cargill Foundation (MACP)

Project implementing partner: National Environment and Equity Development Society (NEEDS Nepal)

Overall Objective: Ensure that communities affected by recurrent disasters in highly vulnerable areas of Asia have enhanced capacities for disaster preparedness, response, and recovery, and are better equipped to co-lead on relief and recovery efforts in collaboration with local authorities, with the overall aim of reducing vulnerability and suffering among disaster-prone communities.

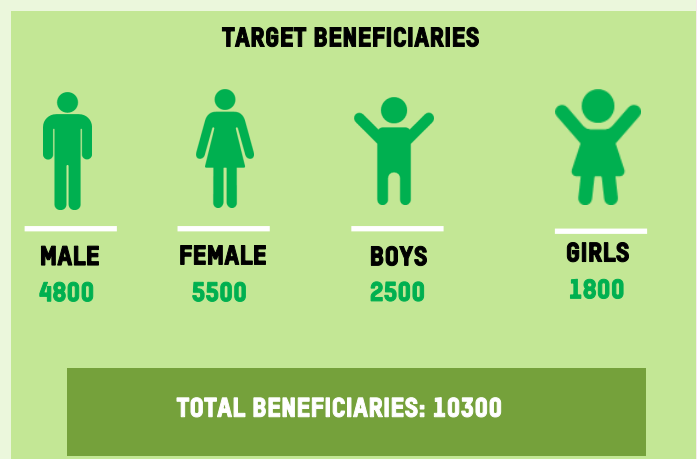
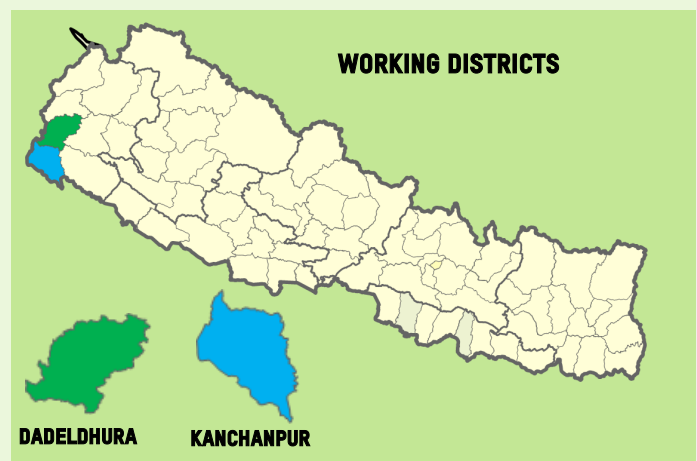




Photo by: Shreedhari Pandey/Oxfam in Nepal
Kamala Sunar feeding grains to her chickens

A JOURNEY FROM POVERTY TO PROSPERITY

Kamala Sunar, 36, from Arghakhachi district of Nepal started her poultry business with just 10 chicken received from Oxfam supported Sashaktikaran Women Agriculture Cooperative. Today, she runs a successful poultry business increasing her count to 600 chickens which has helped Kamala earn livelihood for her family of 7, including her 4 children, husband and mother in law.

However, Kamala's successful journey is filled with challenges of overcoming several hurdles related to poverty and migration.

As a breadwinner for her family, Kamala had struggled to manage the day to day expense of her family including purchasing books and stationaries for her children. The small piece of land that Kamala's family owned was barely enough to manage their day to day consumption.

Therefore, under Kamala's constant request, her husband migrated to India in search of a job with a hope to break out of poverty.

While her husband was away, Kamala came across and joined one of the 25 women's group in her village supported by Oxfam and its partner Forum for People's Awareness. The group which gradually transitioned to a cooperative and a business hub offered several training

opportunities to its members to develop their business skills.

Kamala participated in several trainings such as poultry farming training, financial literacy, saving credit and many more. After attending these trainings, Kamala realized that she could make a good living out of poultry farming and decided to start her own business. Initially Kamala started with just 10 chicken provided by the cooperative.

However, as Kamala wanted to expand her business, she needed funds and a working partner. Therefore, Kamala requested her husband to return to the village and join the business. Initially, Kamala's husband was skeptical about doing business. However, with Kamala's patience her husband finally decided to come back to the village after 8 years and decided to join Kamala's poultry business.

With their family's saving Kamala and her husband invested NPR 400000, and took a low interest loan of NPR. 1,10,000 from the cooperative.

"If I had taken a loan from the local money lenders in the village, I would have to pay up



Photo by: Shreedhari Pandey/Oxfam in Nepal
Chickens ready to be sold at Kamala's Poultry

to 24% in interest. But with the cooperative I can take the loan at half the rate. This has made doing business easier", says Kamala.

With the initial investment Kamala and her husband were able to purchase 250 chicken. With time and experience of running a poultry business, Kamala has expanded her business to 600 chickens. Kamala sells 6 lots of chicken each year with each lot earning her NPR 22,000. Even during the time when lockdown imposed due to COVID-19, Kamala was able to earn NPR 1,23,000 as demand for chicken was high.

"I am making a good income out of selling chickens", says Kamala.

With the increase in income, Kamala has been able to use the money to invest in the education of her four children who are currently studying in grade ten, eight, five and three.

Today, Kamala has become a source of inspiration for many aspiring women entrepreneurs in her community who wants to follow Kamala's success. She is often seen advising people about running a poultry business, answering questions about raising chickens, investments, profits and market.

Kamala's story not only reflects financial success but has also helped breaking stereotypes in the community that business led by women can also be successful.

With a strong ambition to grow her business, Kamala is constantly thinking of expanding her business as she says, "I plan to raise 1500 chickens in my farm soon"

If you have any concerns or queries regarding Safeguarding, please contact the following number **16600150076** or send email at **whistleblowing@oxfam.org.uk**

FEEDBACK?

Do you have programme updates, stories, pictures, videos to share? Or, any important questions on the newsletter?

Please contact: **Grishma Raj Aryal, Media and Communication Officer at**
garyal@oxfam.org.uk

www.nepal.oxfam.org | www.facebook.com/OxfamInNepal | www.twitter.com/OxfamInNepal