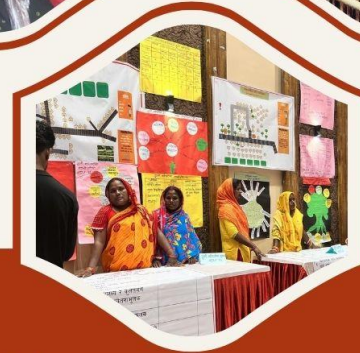




# ANNUAL REPORT

2023 -2024



LUMANTI Support Group for Shelter  
Dhapakhel, Gairi Gaon Marg,  
Lalitpur Metropolitan City,  
Ward No. 23, Lalitpur, Nepal.  
Phone : 977-1-5435157 / 5435156  
Email : [shelter@lumanti.org.np](mailto:shelter@lumanti.org.np)

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## Executive Summary

This report describes the major undertakings of Lumanti which have been carried out during the fiscal year 2023-24. In this span, Lumanti has executed variety of plans and programs under housing, water, sanitation and hygiene, disaster risk reduction, community led finance and community empowerment covering 28 different urban municipalities of 13 districts in 5 provinces.

In the present year, towards housing support for marginalized families, Lumanti has achieved notable success in obtaining grant funding that has positively impacted 531 families, thereby benefiting a total of 2,813 individuals across 17 diverse urban and rural regions in Nepal. Among these areas, 15 are primarily dedicated to reconstruction projects. Lumanti has adopted a community-led inclusive planning approach offering vital technical assistance to ensure the effective implementation of these housing initiatives. By collaborating with international funding agencies, Lumanti has also successfully mobilized financial resources to support its housing projects, while also working alongside local government bodies to secure additional funding aimed at assisting marginalized families. Through its housing finance initiatives, Lumanti has provided support to 131 families, encompassing a total of 698 individuals, to improve their housing conditions. A significant aspect of this effort includes a strategic partnership with local government entities, particularly the Pokhara Metropolitan City, which has allocated a housing fund of NRs. 1,50,00,000.00 for the fiscal year 2080/81.

In addition to its housing initiatives, Lumanti has made considerable progress in enhancing sanitation conditions for vulnerable populations through its WASH and community infrastructure support programs. A partial grant of NRs. 5,000.00 specifically for toilet construction for ten marginalized families in Khairahani and Kalika. Besides, Lumanti has made significant strides in improving access to piped water in the informal settlements of Khairahani and Kalika, successfully reaching forty-eight families and benefiting a total of 228 individuals. The installation of six communal taps in Sundar Haraicha has further extended these benefits to an additional 438 people. These accomplishments have been achieved through collaborative partnerships with various local stakeholders. In regions where a drinking water pipeline is unavailable, Lumanti has also supported to install a groundwater boring system, which has positively impacted 220 individuals.

Beyond its efforts to enhance Water, Sanitation, and Hygiene (WASH) services in vulnerable communities, Lumanti has engaged in a wide range of advocacy initiatives across multiple municipalities which includes a review and analysis of the WASH policies in both Pokhara and Hetauda municipalities, crafting and disseminating advocacy strategy for the project, evaluating the investments in the WASH sector in both Pokhara and Hetauda.

The Community Resilience and Participation Program (CRPP) has been operational in Kalaiya Sub Metropolitan City and an initiative has been underway in the Devdah municipality since 2023 and is set to continue until December 2024. Assessment of disaster risk reduction and climate change-related policies and programs have been conducted in Sundar Haraicha and Kalika as the follow-up initiatives of the last year activities.

Focusing on the of Kalika, Sundar Haraicha and Jeetpursimara in the Chitwan, Morang, and Bara districts respectively, Lumanti has also implemented a Participatory Vulnerability Capacity Assessment (PVCA) in impoverished and marginalized communities engaging youth members and

encouraged the participation of community residents and leaders. Furthermore, a Food Security Study was also carried out on the marginalized communities in Sundar Haraicha, Kalika, and Jeetpursimara which has underscored the urgent need for integrated, community-driven strategies to address food security challenges, advocating for immediate measures to protect and empower the most vulnerable populations within these municipalities.

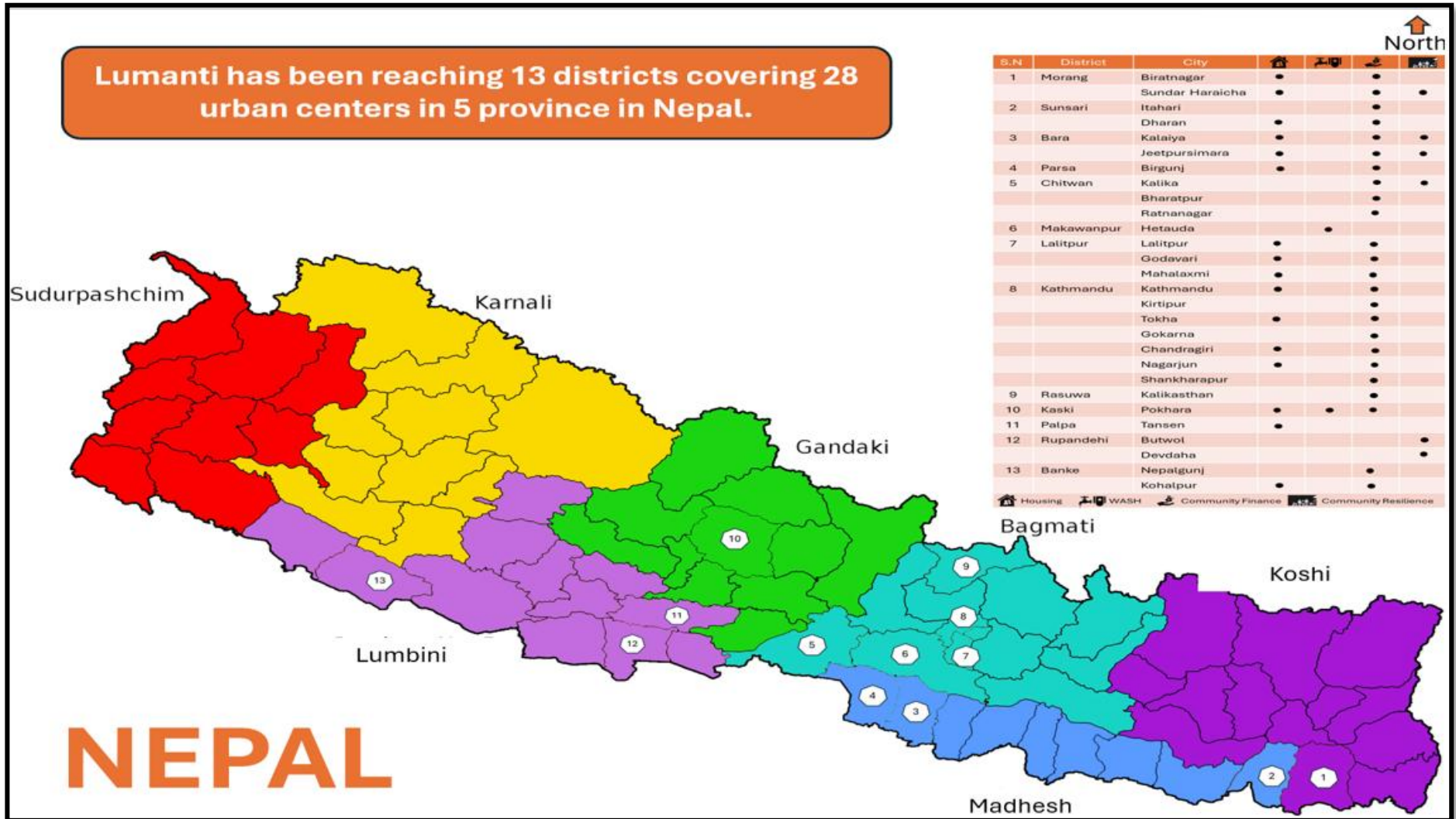
This year, on November 3, 2023, a significant earthquake registering 6.4 on the Richter scale impacted the western region of Nepal, with the epicenter located in Ramidanda, a locality within the Jajarkot district. In light of this natural disaster, the Lumanti Support Group for Shelter took immediate action to address the urgent needs of the affected population mobilizing resources and garnered financial support from its members and well-wishers, resulting in a total collection of NPR 583,000.00.

The initiative focused on community-led finance has become a crucial component across all thematic programs at Lumanti. In addition to this, Lumanti is dedicated to offering technical support to these women's cooperatives, which is essential for their efficient functioning and long-term viability. At present, Lumanti is working in partnership with 36 officially registered community-led women's cooperatives, in addition to 5 proposed cooperatives and 4 self-help groups, which together represent a total membership of 49,440 individuals.

Lumanti is not only limited within the border of Nepal, but it has also expanded its horizon networking with international networks. At present, being the secretariat of ACHR network, Lumanti has been coordinating Asian Coalition of Housing Rights (ACHR) activities and building partnership with the ACHR network members. Additionally, Lumanti is also the secretariat for Freshwater Action Network South Asia (FANSA). The Executive Director of Lumanti is the Regional Convenor of FANSA. The accomplishments of FANSA are noteworthy, as its national chapters operate across seven countries, collectively representing a membership of nearly 400 organizations.

Despite all the noteworthy and significant achievements that have been made throughout the years there are several critical insights and challenges that must be addressed to enhance affordable housing initiatives for marginalized populations. A significant barrier is the insufficient investment from both national and local governments. Lack of policies/building codes that supports the promotion of poor people's housing, less understanding on climate change impact in the cities and vulnerable communities leading to increasing suffering of the marginalized families are some crucial challenges for which special measures to be adapted to build resilience of the people, particularly women. It is essential to cultivate and strengthen alliances with both national and international networks to foster solidarity and facilitate the exchange of successful initiatives and the challenges encountered by communities. By fostering collaboration and dialogue, it is possible to create a more inclusive approach to housing and urban development that addresses the needs of the most vulnerable populations effectively.

## Areas of Intervention

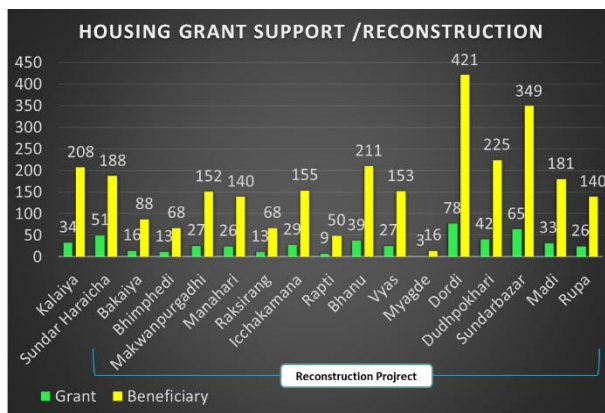


## Thematic Program Achievements

### Housing for low-income families

#### Grant support for housing in marginalized communities

Since its establishment, Lumanti has prioritized housing as a central focus of its interventions, dedicating its efforts to assist impoverished and marginalized families in enhancing their living conditions. In the current year, Lumanti has successfully secured grant funding that has directly benefited 531 families, impacting a total of 2,813 individuals across 17 urban and rural regions in Nepal. Out of which 15 areas are primarily focused on reconstruction project. This initiative underscores Lumanti's commitment to addressing the housing needs of vulnerable populations.

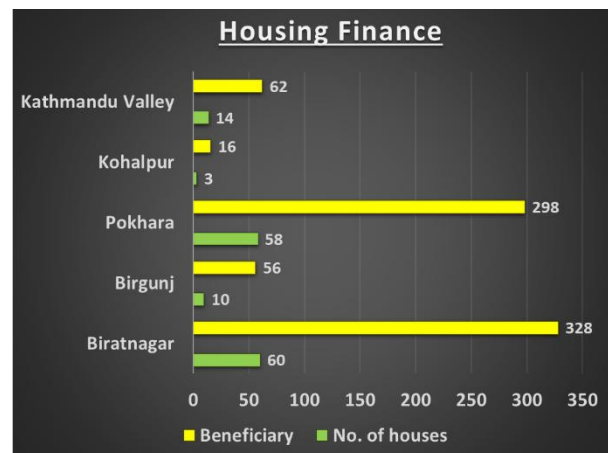


Lumanti has implemented a community-led inclusive planning process emphasizing the importance of active participation from local communities. By engaging residents in the planning and decision-making stages, Lumanti ensures that the housing solutions developed are tailored to the specific needs and circumstances of the families involved. This collaborative approach not only empowers communities but also fosters a sense of ownership over the housing projects.

Lumanti provides essential technical assistance to facilitate the successful execution of these housing initiatives. By partnering with international funding agencies, the organization has been able to mobilize financial resources effectively, while also collaborating with local government entities to leverage additional funding for housing projects aimed at marginalized families.

#### Housing Finance

Alongside its efforts to secure grant funding aimed at delivering housing solutions for impoverished and marginalized families, Lumanti has been actively pursuing financial resources for housing initiatives. Through housing finance this year Lumanti has supported a total of 131 families comprising 698 people for improving the housing condition. This endeavor includes a strategic partnership with local government entities, notably the Pokhara Metropolitan City, which has designated a housing fund amounting to NRs. 1,50,00,000.00 for the fiscal year 2080/81.



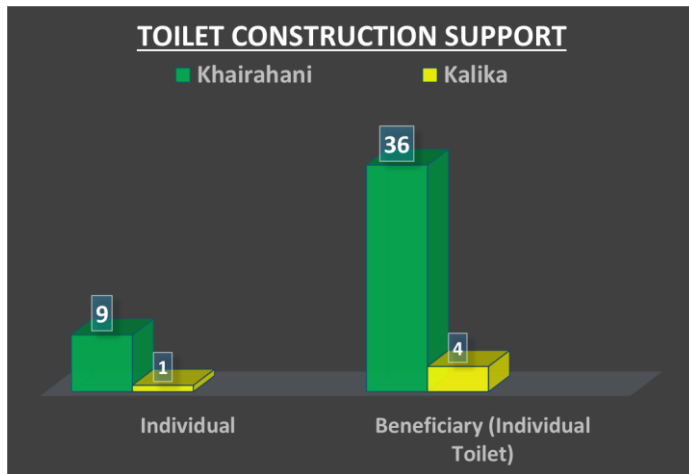
Furthermore, Lumanti has expanded its collaborative efforts by engaging with commercial banks and cooperatives to enhance funding opportunities for housing solutions. By leveraging these

financial institutions, Lumanti aims to create a more sustainable and accessible housing environment for those in need.

In addition to these, Lumanti is also focused on mobilizing revolving fund sourced from international funding agencies, which will provide ongoing financial support for housing construction. The organization is committed to offering technical assistance throughout the housing construction process, ensuring that families receive the necessary guidance and resources to build safe and secure homes.

### WASH and community infrastructure support

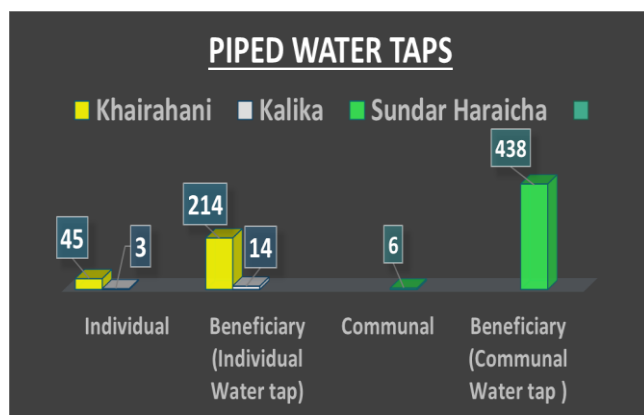
The provision of Water, Sanitation, and Hygiene (WASH) services in impoverished and marginalized communities, along with the enhancement of local infrastructure through partnerships with local government and other stakeholders, constitutes a fundamental aspect of Lumanti's initiatives. This year as well, Lumanti has made significant strides in improving sanitation conditions for vulnerable populations by engaging in community mobilization efforts, conducting sanitation awareness



campaigns, and securing a partial grant of NRs. 5,000.00 dedicated to toilet construction. This year, the organization successfully constructed or renovated a total of ten toilets, directly benefiting forty individuals across various communities in Khairahani and Kalika.

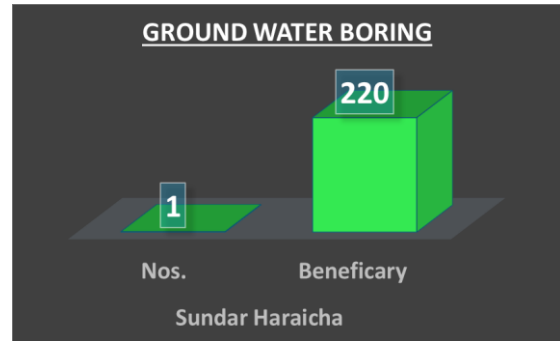
### Improving access to water services

In addition to sanitation improvements, Lumanti has also focused on enhancing access to piped water in the informal settlements of Khairahani and Kalika, thereby reaching forty-eight individual families and positively impacting 228 people. Furthermore, six communal taps have been established in Sundar Haraicha, benefiting an additional 438 individuals. These achievements were made possible through collaborative efforts with various local stakeholders. For the installation



of household piped water connections, Lumanti contributed NPR 5,000.00, while the Forest Users Group provided NPR 9,000.00, and individual families invested NPR 4,500.00. The Community Water and Sanitation Users' Committee further subsidized the connection costs by NPR 1,500.00, with the total expenditure for each tap connection amounting to NPR 20,000.00.

In areas lacking access to a drinking water pipeline, Lumanti has implemented a groundwater boring system, which has benefited 220 individuals. Through these comprehensive efforts, Lumanti continues to play a pivotal role in fostering sustainable development and improving the quality of life for marginalized populations.



### Strengthening WASH policy

In addition to enhancing the Water, Sanitation, and Hygiene (WASH) services within at-risk communities, Lumanti has undertaken a considerable array of advocacy initiatives across various municipalities. These efforts are aimed at fostering a more robust understanding and implementation of effective WASH policies that cater to the needs of these vulnerable populations.



Lumanti has reviewed and analyzed the WASH policies of both Pokhara and Hetauda municipalities, subsequently sharing the findings with the respective municipal authorities. This process not only highlights the existing gaps in the policies but also provides a foundation for informed decision-making and strategic improvements in WASH services.



Furthermore, Lumanti has developed an advocacy strategy specifically tailored for the project, which has also been disseminated among the municipalities. In addition, a comprehensive report assessing the WASH sector investments in Pokhara and Hetauda has been prepared, offering valuable insights that can guide future investments and policy adjustments in these regions.

### Community Resilience and Disaster Risk Reduction

#### Community Resilience Partnership Program (CRPP)

CRPP is implementing in Kalaiya Sub Metropolitan City since February 2024. With aiming of building women's leadership in top addressing the issues of vulnerability and building capacity on climate change and adaptation. This program is focused in 7 wards of Kalaiya bringing forward leaders of Deepshikha cooperative, women groups and ensuring role of Community Women Forum (CWF) as mentor from the perspective of organizing and building women's constituencies in possibility of scaling up its learning in national level and among many other existing organized groups.

The major activities conducted under this program are baseline / vulnerability of the communities focusing on climate impact. Self-assessment of leaders to develop climate champions as well as for capacity building and analyzed the different government schemes that have potentiality of managing finance through vulnerable population and accessing climate finance to address climate related impacts in the most vulnerable communities.

Moreover, as of now 110 women leaders have been identified through the self-assessment for the capacity building program, analytical reports on vulnerability, government schemes and community resilience fund is being prepared to develop next year's plan. Regards the government schemes for poor communities we have identified 5 sectors, 13 different programs that relevant in the kalaiya's context and also have potentialities of scaling up in other areas of the country.



### Nurturing Leadership of Grassroots Women's Organizations in Scaling Community Resilience in Uncertain Times (CRF) – Devdah Municipality

This project is being implemented in Devdah municipality since 2023 till the December of 2024. Under this project 12 women groups of Devdah municipality has been covered implementing different capacity building initiatives regards community resilience, group organizing, livelihood support, entrepreneurship development training and also risk mapping training to the women leaders of all the selected 12 wards and in city level assessment on livelihood status also conducted and report handover to the municipality for the further action.



The major achievement of the projects is having good linkages with the wards and municipality to ensure their support in ongoing activities. So far, an assessment report on livelihood status of municipality is produced and handover to the municipality. Livelihood seed fund worth Rs 2.50,000/- have been provided to the 5 groups and started the activities. DRR preparedness materials have been handover to the 6 most vulnerable wards of the municipality, different capacity building training on risk mapping, entrepreneurship development and business planning have been given to more 100 women leaders of the groups. The collaborative action done with the municipality is the skill development training that had funded by municipality after the selection of livelihood



activities by groups. Overall, it's a good learning and collaboration with the municipality that had appreciated the work in ground even if its small funding program.

### Policy Assessment on Municipal-level Disaster Risk Management and Climate Change

Every year, more than 500 major natural disasters strike Nepal, causing heavy loss of life. They impact the economy, physical assets, human resources and livelihoods. According to statistics, over 40,000 people have died in such incidents in the past 45 years, from 1971 to 2015.

According to statistics, 80% of human losses are due to the weakness of physical structure. 8% are due to the failure to seek rescue in time. 8% of human losses are due to the failure to receive timely care. 3% of human losses are due to the weakness of non-structural structures inside the house and only 1% of human losses are due to natural causes. This statistic also shows that natural disasters are increasing due to human weakness. It is the responsibility of everyone living on earth, including local government organizations, to turn these weaknesses into strengths.

Nepal ranks 11th in the world for earthquake risk. It ranks 4th in climate change risk. Nepal ranks 20th in the world for multiple risks. But Nepal ranks 138th in the world for disaster preparedness. This assessment shows that there is still much work to be done in this area in Nepal.



Lumanti has studied the situation related to disaster risk management and mitigation, climate change adaptation of Sundar Haraicha, Kalaiya and Khairahani last year. The study report has also been published and has been handed over to the concerned municipalities with recommendations on measures to be taken by the local government in the risk area.

As the follow-up initiatives municipal-level assessment on the policies related to climate change and disaster risk reduction and management is felt essential to summarize the various works that the cities will undertake for national disaster and climate change management, as well as the policy documents that still need to be prepared, Assessment of Disaster Risk Reduction and management and Climate Change-Related Policies and Programs in Sundar haraicha and Kalika were carried out. Through the assessment, it was observed that the local representatives of all the municipalities were positive about the need to prepare for disaster management in the city. The City Disaster Risk Reduction and Management Committee and local organizations in the cities were also numerous and active. After assessment, The Sundar Haraicha Municipality has planned to prepare Local Disaster and Climate Resilience Plan (LDCRP) and Local Disaster Preparedness Resilience Plan (LDPRP) collaborating with Lumanti.

### Participatory Vulnerability Capacity Assessment

Focusing the three municipal centers Kalika, and Jeetpursimara in Chitwan, Morang and Bara district respectively, Lumanti has carried out Participatory Vulnerability Capacity Assessment (PVCA) in the project intervening poor and marginalized communities mobilizing the youth members and with active participation of the community people and the community leaders.

The youth members from the targeted communities in respective cities were selected based on their capacities and interest. They were provided with three days-long intensive training on PVCA. Prior to the PVCA, they were also mobilized for household survey in the same communities.

The Participatory Vulnerability Capacity Assessment was aimed to:

- Document community members' current understanding of climate change and its impact on their livelihoods.
- Document how communities perceive risks and threats to their lives and livelihoods and identify key vulnerabilities of communities.
- Support communities to analyze the resources (capacities) available in their communities which can be used to address identified risks.
- Support communities to develop their own action plans to adapt to climate change and reduce the risks and impacts from disasters and climate shocks, ensuring that interventions are relevant and appropriate to local contexts.
- Contribute towards leveraging municipal budget in addressing the communities' needs and priorities.
- Strengthening and enhancing the capacity of the communities to cope with the impact of climate change and to adapt to it.



The study report reveals several critical issues affecting sanitation and hygiene within the community. One significant finding is the inability to construct toilets due to poor economic conditions, which severely limits access to proper sanitation facilities. Additionally, there is a lack of awareness regarding the necessity of using toilets instead of open defecation, leading to a disregard for established health practices. This negligence is compounded by a failure to take responsibility for community welfare, as individuals do not encourage or assist others in building toilets, thereby perpetuating the cycle of inadequate sanitation. Furthermore, the report highlights the shortcomings of local authorities in facilitating effective sanitation initiatives. The community's lack of interest in collective cleanliness efforts further exacerbates the situation, as individuals tend to prioritize personal interests over communal health.



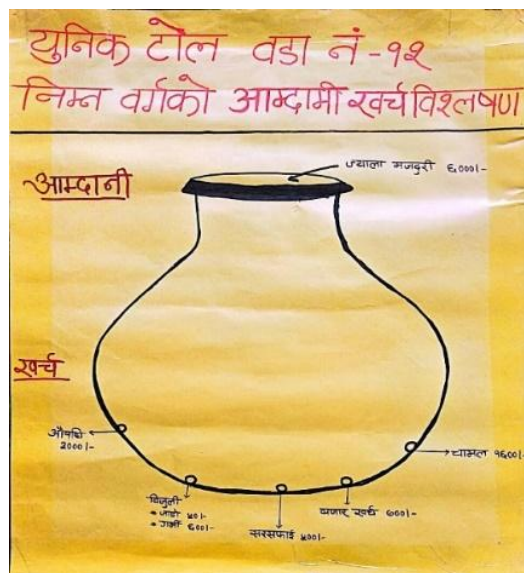
The study report also reveals significant challenges faced by communities due to drought conditions. It has been observed that the groundwater sources accessed through deep boreholes tend to deplete within a maximum of five years. This alarming trend is exacerbated by the fact that water sourced from depths of 30 feet often becomes foul-smelling and contaminated, compelling residents to resort to drinking polluted water. The lack of infrastructure development, particularly the absence of an expanded drinking water pipeline system, further aggravates the situation, leaving communities with limited access to clean water.



Moreover, the accumulation of stagnant wastewater beneath the ground, particularly in areas where proper drainage systems are not in place, leads to the reuse of contaminated water from taps. This practice poses serious health risks to the community, as the water quality deteriorates significantly. The absence of formal education and vocational training opportunities has resulted in a lack of income-generating prospects for the residents, thereby perpetuating a cycle of poverty and vulnerability. The limited availability of professional opportunities further compounds the issue, leaving individuals without the means to secure stable employment.

Additionally, the financial constraints faced by these communities hinder their ability to save or invest, as their expenses often exceed their income. This lack of financial literacy and opportunity for investment leaves them in a precarious situation. The government's inability to create job opportunities exacerbates the problem, forcing residents to spend a significant portion of their income on necessities. Consequently, the reliance on purchasing food from external sources becomes a necessity, further straining their already limited financial resources.

The study report also shows several critical issues regarding the construction and habitation practices in the affected areas. Firstly, it highlights the absence of earthquake-resistant housing, which poses a significant risk to the safety of residents during seismic events. Additionally, the report points out the construction of homes without windows, especially in the Tarai belt, which can severely limit ventilation and natural light, further compromising the living conditions. Furthermore, it notes a lack of practical cultural practices that utilize advanced materials and techniques for building resilient structures, particularly in homes constructed from local resources.



The report also addresses the environmental challenges faced by the communities, particularly during the monsoon season when rivers can cause flooding

and erosion. It emphasizes that marginalized communities are often forced to reside in high-risk areas due to socio-economic constraints, leaving them with little choice but to endure these hazardous conditions. The financial instability of these populations restricts their ability to relocate to safer zones, thereby increasing their vulnerability to natural disasters. Moreover, the absence of effective disaster management plans to address monsoon-related calamities exacerbates the risks faced by these communities.

Additionally, the assessment identifies issues related to water management and urbanization. It points out that the over-extraction of groundwater and the inability to develop alternative irrigation sources have led to unsustainable practices. The lack of water source recharge mechanisms further complicates the situation, especially during periods of excessive rainfall. The report also criticizes the construction of settlements encroaching upon riverbanks and drainage systems, which can lead to increased flooding and infrastructure damage. Overall, the findings underscore the urgent need for comprehensive planning and intervention strategies to enhance resilience and mitigate the risks associated with natural disasters in these vulnerable communities.

### Food Security Study

The Food Security Study focusing on the targeted marginalized communities in Sundar Haraicha, Kalika and Jeetpursimara was conducted with the technical support from Sahayatri Consults from 27-30 October 2024. The key objectives of the food security study outlined in ToR were as follows:

- To assess the status of food security in terms of availability, access, stability and utilization, which also includes food production, market, consumption, food habit, purchase capacity, food quality, etc. focusing on the targeted communities in three different cities, namely Jeetpursimara Municipality in Bara, Sundarharaicha Municipality in Morang, and Kalika Municipality in Chitwan district
- To identify the key factors contributing to food insecurity in the targeted communities
- To analyze the impact of climate change, conflict, and other external factors on food security
- To examine the existing policies and interventions related to food security in the region
- To make recommendations for improving food security in the region



This study primarily utilized qualitative research methods, beginning with an extensive review of pertinent literature, particularly focusing on major policy frameworks related to food security in Nepal. The field research incorporated two main data collection techniques, particularly focal group discussions (FGDs) with male and female farmers, landless Dalits, members of indigenous communities, women heading households, and smallholder farmers, as well as local youth and key informants' interview (KII) with pivotal community and government figures, including ward chairs, chiefs of agricultural sections, and agriculture extension workers.

Through the study it is observed that, in Kalika Municipality, although agricultural engagement is high, landlessness and the lack of modern farming practices have led to substantial food insecurity among marginalized communities. Initiatives like collective farming, livestock promotion, and community savings have been suggested to enhance self-reliance and food access.



While in Jeetpur Simara the report stated that the city presents a scenario where labor dependency and minimal agricultural engagement among landless communities worsen food scarcity. Recommendations include leveraging local resources through community involvement in agriculture and enhancing direct market access to mitigate the impacts of commercial farming.



Towards Sundarharaicha Municipality, it stated that the city experiences better access to markets and agricultural land yet faces challenges due to climate vulnerability and economic barriers that affect food production and availability. Proposed solutions emphasize climate-resilient farming techniques, community education on nutrition, and strengthening local market systems to support sustainable food practices.

The predominant recommendation for all municipalities includes developing comprehensive food security roadmaps that involve all stakeholders-local governments, community members, and private sectors. These roadmaps should focus on improving agricultural productivity, ensuring equitable food distribution, and fostering economic opportunities that address the underlying causes of food insecurity.



The study has highlighted the necessity for integrated, community-driven approaches to tackle food security, urging immediate action to safeguard and empower the most vulnerable populations within these municipalities.

## Support to families affected by Jajarkot Earthquake

On November 3, 2023, an earthquake measuring 6.4 Richter scale struck the western part of Nepal, with its epicenter identified in Ramidanda, situated within the Jajarkot district. The intensity of the tremor was sufficient to evoke considerable alarm among the local people, resulting in a series of aftershocks that continued to occur in the days that followed the initial seismic event. The persistent nature of these aftershocks prompted numerous residents to vacate their homes, opting instead to seek safety in open spaces to mitigate the risks associated with potential further seismic disturbances. The ramifications of the earthquake have been catastrophic, with reports indicating extensive damage, including the destruction of thousands of homes across the impacted regions. This widespread devastation underscores the profound effect of the earthquake on local communities, highlighting the urgent need for immediate assistance and support for recovery and reconstruction initiatives.



In response to the crisis, Lumanti Support Group for Shelter mobilized its resources to provide emergency assistance, raising funds from its members and well-wishers. A total of NPR 583,000.00 was successfully collected, which facilitated the distribution of cash support amounting to NPR 3,000.00 per family for 111 families affected by the disaster. Additionally, NPR 50,000 was allocated to five families specifically for the construction of temporary shelters. This support was effectively coordinated through local organizations operating within the affected areas, ensuring that aid reached those in dire need.



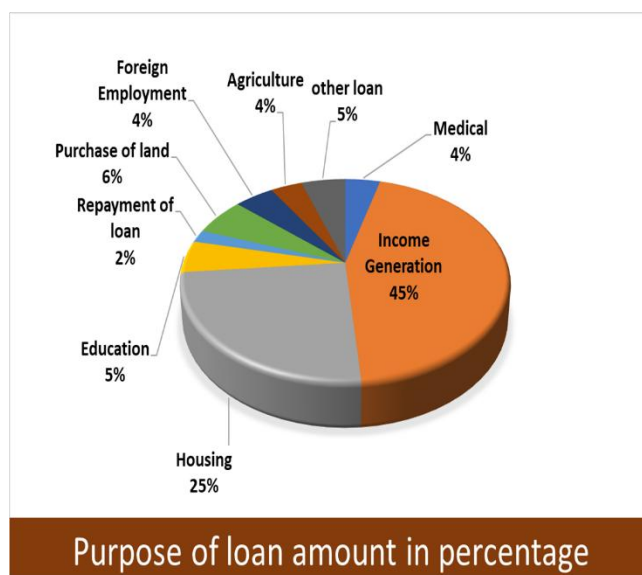
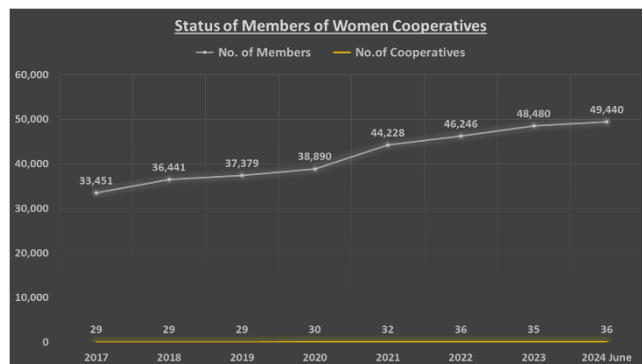
## Community led finance

The community-led finance initiative has emerged as a pivotal element within all thematic programs at Lumanti. Since its establishment, the organization has focused on mobilizing women in the communities it serves, facilitating the formation of savings and credit groups. This initiative has consistently aimed to connect these groups with city-level women's savings and credit cooperatives, thereby fostering economic empowerment among women. This process has been systematically integrated into every project undertaken by Lumanti, highlighting the organization's commitment to enhancing the financial independence of women.

Currently, Lumanti collaborates with 36 formally registered community-led women's cooperatives, alongside 5 proposed cooperatives and 4 self-help groups, collectively comprising a membership of 49,440 individuals. According to the statistics available for the year, the total savings accumulated by June 2024 amount to Nrs. 3,227,111,612.00, (In words three billion two hundred twenty-seven million one hundred eleven thousand six hundred twelve rupees only). Additionally, the cumulative loan disbursement during the same period stands at NRs. 8,737,932,353.00, (In words eight billion seven hundred thirty-seven million nine hundred thirty-two thousand three hundred fifty-three rupees only). A significant portion of these loans is allocated for business ventures (45 percent) and housing (25 percent), while other purposes such as education, medical treatment, agriculture, foreign employment, land purchase, loan repayment, and various social needs account for the remaining percentages.

In the fiscal year 2080/81, Gyan Jyoti Women Cooperative which is being promoted by Lumanti has achieved the prestigious recognition of being named the National-level Best Cooperative in Nepal. Additionally, Thecho Women Cooperative received the honor of being recognized as the District-level Best Cooperative in Lalitpur for the same fiscal year. Both Gyan Jyoti and Thecho Women Cooperatives have been designated with Probation status, indicating their ongoing efforts to meet and exceed the standards set for cooperatives in Nepal.

Lumanti is also committed to providing technical assistance to these women's cooperatives, ensuring their effective operation and sustainability.



## Empowering and strengthening communities

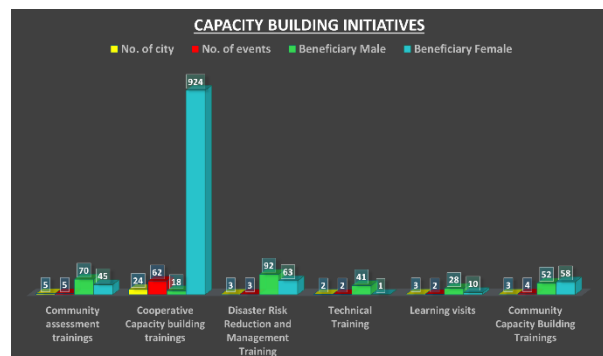
### Community engagement for Community Action Plan

Facilitation for the preparation of action plans for targeted communities in Sundar Haraicha, Kalika and Jeetpursimara has been done during this reporting period engaging participation from ward representatives, members of community resilient groups, ward representatives, and community people. During the process, based on the participatory vulnerability capacity assessment conducted by the community themselves, the community identified risks and challenges and developed a comprehensive action plan. This plan included a detailed framework outlining the necessary steps to address various risks and issues. Following the completion of the community action plans across all three cities, the community, with the assistance of Lumanti, organized a Community Action Plan Expo in each city, inviting stakeholders from the municipal level. During this event, community members showcased their needs and priorities, as well as their strategies for achieving these objectives. The Expo was attended by the mayors and deputy mayors of the municipalities, municipal officials, ward representatives, and members from civil society, the Nepalese Chamber of Commerce federations, and the media, all of whom demonstrated their support by signing a commitment board displayed at the exhibition. It is reported that the community members began to visit their respective ward offices and municipal offices to request potential assistance. In Sundar Haraicha, local representatives from twelve wards, along with the Mayor of the Municipality, reaffirmed their commitment to providing the necessary support.



### Capacity building initiatives

Numerous capacity-building initiatives have been implemented throughout this fiscal year, encompassing a range of community-based training sessions and learning visits tailored for community groups and federations. According to the data, a total of 79 events were conducted across 18 cities involved in the projects, positively impacting 301 males and 1,126 females from marginalized communities.



These training programs specifically emphasized disaster risk reduction and climate change adaptation, alongside technical training for housing construction, as well as the enhancement of

community-based women cooperatives, youth groups, children, and community cooperatives. Additionally, a total of seven workshops, interactions and exhibitions have been organized in seven cities with the participation of 429 male and 526 female which include community action plan expo, interaction programs on various issues, study report dissemination events etc.

### *International networking and participation*

#### Coordinating the Asian Coalition of Housing Rights (ACHR)

Lumanti is not only limited within the border of Nepal, but it has also expanded its horizon networking with international networks. At present, being the secretariat of ACHR network, Lumanti has been coordinating Asian Coalition of Housing Rights (ACHR) activities and building partnership with the ACHR network members. The ACHR is dedicated to enhancing and promoting the collective



housing initiatives within urban areas across its network in Asia. The initiative spans several regions, including South Asia, which encompasses countries such as Nepal, India, Pakistan, Sri Lanka, and Bangladesh. In South-East Asia, the coalition engages with Myanmar, Thailand, the Philippines, and Indonesia, while East Asia is represented by Mongolia. Currently, ACHR has been implementing different projects which include the second phase of the Model Cities initiative aiming to develop innovative ideas and strategies to strengthen housing processes in five established cities—Mahalaxmi, Jakarta, Yangon, Iloilo, and Dhaka—while also expanding efforts to five new cities: Jeetpursimara, Bandar Lampung, Mirpurkhas, Batticalao, and Muntinlupa.

Additionally, the Clean Cooling Collaborative represents a participatory action research effort focused on understanding the effects of extreme heat on impoverished urban communities and their adaptive strategies. This initiative involves various organizations, including the Hunnershala Foundation in India, the Platform for Communities and Community Architecture (POCCA) in Bangladesh, Lumanti Support Group for Shelter in Nepal, Technical Assistance Movement for People and Environment Inc. in the Philippines, Arkom Indonesia and Rujak Center for Urban Studies (RUCUS) in Indonesia, and the Community Organization Development Institute (CODI) in Thailand. Through these collaborative efforts, ACHR seeks to empower communities and enhance their resilience against environmental challenges.

#### Hosting the secretariat of Freshwater Action Network South Asia (FANSA)

Lumanti is also the secretariat for Freshwater Action Network South Asia (FANSA). The Executive Director of Lumanti is the Regional Convenor of FANSA. The accomplishments of FANSA are noteworthy, as its national chapters operate across seven countries, collectively representing a membership of nearly 400 organizations. This extensive network underscores the



organization's commitment to fostering collaboration and support among various stakeholders in the WASH sector.

One of the key initiatives undertaken by FANSA is the Rising for the Rights, which champions the cause of inclusive sanitation services on a city-wide scale. This project places particular emphasis on marginalized groups and informal settlements prioritizing community networking and leadership development as essential components of its strategy. During this year, under the initiatives of FANSA, Lumanti has hosted and organized significant numbers of international workshops and interactions making the participation of the representatives from the SAARC countries and beyond.

## *Conclusion*

Despite all the noteworthy and significant achievements that have been made throughout the years there are several critical insights and challenges that must be addressed to enhance affordable housing initiatives for marginalized populations. A significant barrier is the insufficient investment from both national and local governments, which hampers the ability to scale housing solutions for the economically disadvantaged. Furthermore, municipalities are urged to reinforce community-led initiatives that tackle not only housing but also water, sanitation, and hygiene (WASH), livelihood opportunities, and essential services. These efforts are vital for meeting the Sustainable Development Goals (SDGs) and fostering sustainable urban development. Additionally, the absence of supportive policies and building codes for low-income housing exacerbates the situation, while a limited understanding of climate change impacts on urban areas and vulnerable communities continues to increase their suffering. It is imperative to implement special measures aimed at enhancing the resilience of these populations, with particular attention to the needs of women.

Looking ahead, it is essential to cultivate and strengthen alliances with both national and international networks to foster solidarity and facilitate the exchange of successful initiatives and the challenges encountered by communities. One potential avenue for progress is the establishment of a National Housing Forum in collaboration with the Ministry of Urban Development (MOUD) and the Ministry of Land Management, Cooperative, and Poverty Alleviation. This forum could serve as a platform for dialogue and collaboration among stakeholders, promoting innovative solutions to housing challenges.

Moreover, there is a pressing need to transform the Lumanti office into a knowledge hub that provides a physical space for discussions and interactions on various aspects of the development agenda. This initiative would not only enhance the sharing of ideas but also strengthen partnerships with government entities and other relevant stakeholders. By fostering collaboration and dialogue, it is possible to create a more inclusive approach to housing and urban development that addresses the needs of the most vulnerable populations effectively.

## Statement of Receipts (Income) and Expenditure

for the year ended 2081 (15 July 2024)

Particulars	Current Year
<b>INCOME</b>	
Incoming Resources	209,496,632
Financial Income	15,057,858
Other Income	-
<b>Total Income</b>	<b>224,554,490</b>
<b>EXPENDITURE</b>	
Staff Cost	57,740,160
Direct Programme Expenses	178,733,692
General Administrative Expenditure	10,437,738
<b>Total expenditure</b>	<b>246,911,590</b>
<b>Net surplus/(deficit) before Taxation</b>	<b>(22,357,100)</b>
Income Tax Expenses	260,678
<b>Surplus/(Deficit) for the year</b>	<b>(22,617,778)</b>
<b>Apportionment To</b>	
Unrestricted Fund	(9,012,553)
Designated Fund	(13,605,225)