

ANNUAL REPORT

2021



JULY 2021

LUMANTI SUPPORT GROUP FOR SHELTER

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Executive Summary

This annual report covers the key activities of Lumanti that have been carried out during the fiscal year 2020 – 21. During this fiscal year Lumanti has implemented its various projects under different thematic programs which includes HOUSING, WASH, DISASTER RISK REDUCTION and COMMUNITY LED FINANCE leading to socio-economic improvement of the low income families in 28 rural and urban centers covering 14 districts of all provinces except in 6 and 7.

The improvement of the housing condition of the low income families in the targeted communities and securing their shelter is the continuing process as it the past year. Lumanti, along with its technical support, has mobilized grant support from its international funding partners meeting the need of 75 families. Besides, Lumanti has also partnered with commercial banks and women cooperatives to access soft loan support to 143 needy families to improve their housing condition. Mobilization of the loan support through Municipal Level Urban Community Support Fund for housing improvement benefitting 8 low income families in Kalaiya can be considered as one of the remarkable achievement this year and this has been the greatest impact of strong partnership with the local government in establishing city level revolving fund specifically targeted for the low income families. In Kalaiya, Lumanti has introduced CSEB inter-locking brick for the construction of 30 houses for low-income families in Bhauraha community in Kalaiya.

Apart from housing program, improving water and sanitation facilities meeting the needs of the low income families and the communities along with WASH awareness campaign has been the integral part of Lumanti's engagement for slum upgrading this year. This year, Lumanti has reached to nearly 300 families (nearly 1200 people) covering 3 cities in accessing grant and loan support for improving the WASH facilities in individual households. This year, Lumanti has installed individual hand pumps, water taps and water supply units in the communities along with individual toilets. Apart from this, in collaboration with concerned municipalities, Lumanti has contributed in construction of community drainages and road widening works in the communities in some areas.

Empowering and strengthening the community people and their federations has been one of the key medium of project intervention in Lumanti. Since its inception, Lumanti has been organizing the communities and enabling the people of the community through various thematic trainings, orientations, exposures and other capacity enhancement activities making the community resilient to cope with the changing social, environmental, economic and ecological environment. This year, as well, Lumanti has carried various capacity building trainings on different themes which includes WASH awareness, livelihood improvement, governance, disaster risk reduction, leadership and many more. Nearly 1500 people were directly benefitted through more than 59 training events this year. With the advanced capacity of the community people and their federation, they are now being able to influence

the municipal decision through community action plan being developed in their active participation and also have accessed and leveraged municipal budget to meet the community needs.

Promoting women saving and credit groups with the motive to empower the women economically is another key element of Lumanti's program intervention. Community led finance has been the medium of organizing the community and is considered as the binding factor. Adopting this modality in every project works, this year, Lumanti is providing technical and financial support to 46 community based women saving and credit groups and cooperatives including 32 formal, 8 proposed women cooperative and 6 women self-help groups for their promotion and strengthening. Total of 1512 saving groups with 44228 women are being directly benefitted through this community led finance program of Lumanti this year.

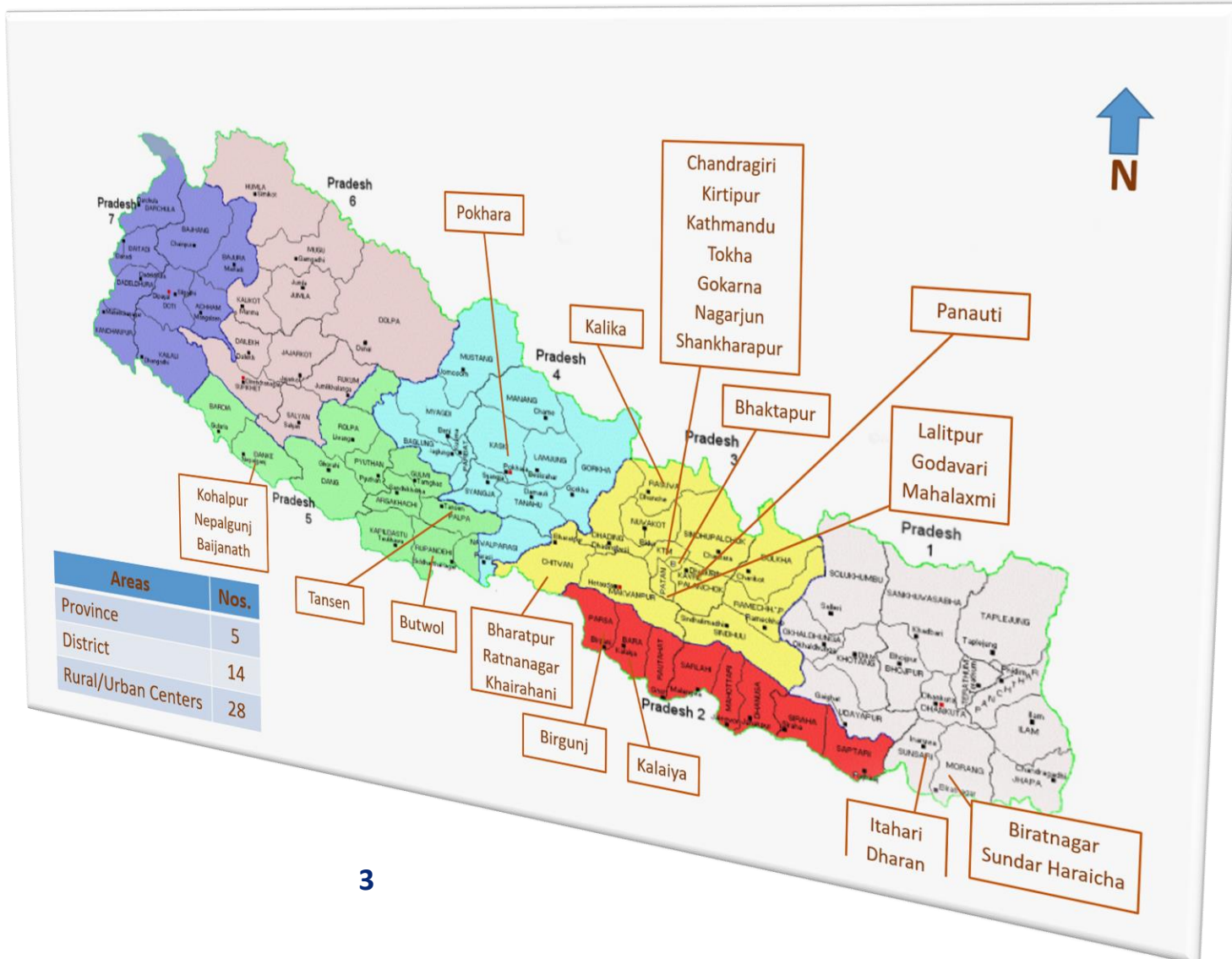
In addition to the regular thematic program, Lumanti, this has extended massive emergency relief support during difficult situation due to global pandemic of corona virus COVID-19. In coordination and collaboration with the municipalities, community partners and groups, Lumanti has provided equipment for isolation center run by Lubhu ward office and Public Health Center. Lumanti has also provided home isolation kits for 75 people in home isolation and COVID relief support for needy families in 7 municipalities namely Kalaiya, Sundar Haraicha, Khairahani, Shankharapur, Nagarjun, Kirtipur and Lubhu.

This year the heritage recovery plan of ten traditional settlements (Balambu, Kisipidi, Kirtipur, Panga. Chobhar, Siddhipur, Lubhu, Thaiba, Thech and Chapagaon of four municipalities in Kathmandu valley) were handed over to the concerned municipalities. The plan were developed in active participation of the local people and in close coordination with concerned ward office and municipalities Along with this, a solid waste management plan/strategy was developed with full participation of all the stakeholders in Bungamati as the part of the project and handed it over to the concerned authority.

Areas of Interventions

THIS YEAR

LUMANTI has been reaching 14 districts covering 28 urban and rural centers in Nepal focusing on housing programs, slum upgrading, community finance, water and sanitation interventions, community resilient, advocacy initiatives, strengthening community organization and many more.



Annual Quantitative Achievements

263 Units



1386 People

276 Units



1114 People

3 Units



138 People

59 Trainings



1489 People

22 Units



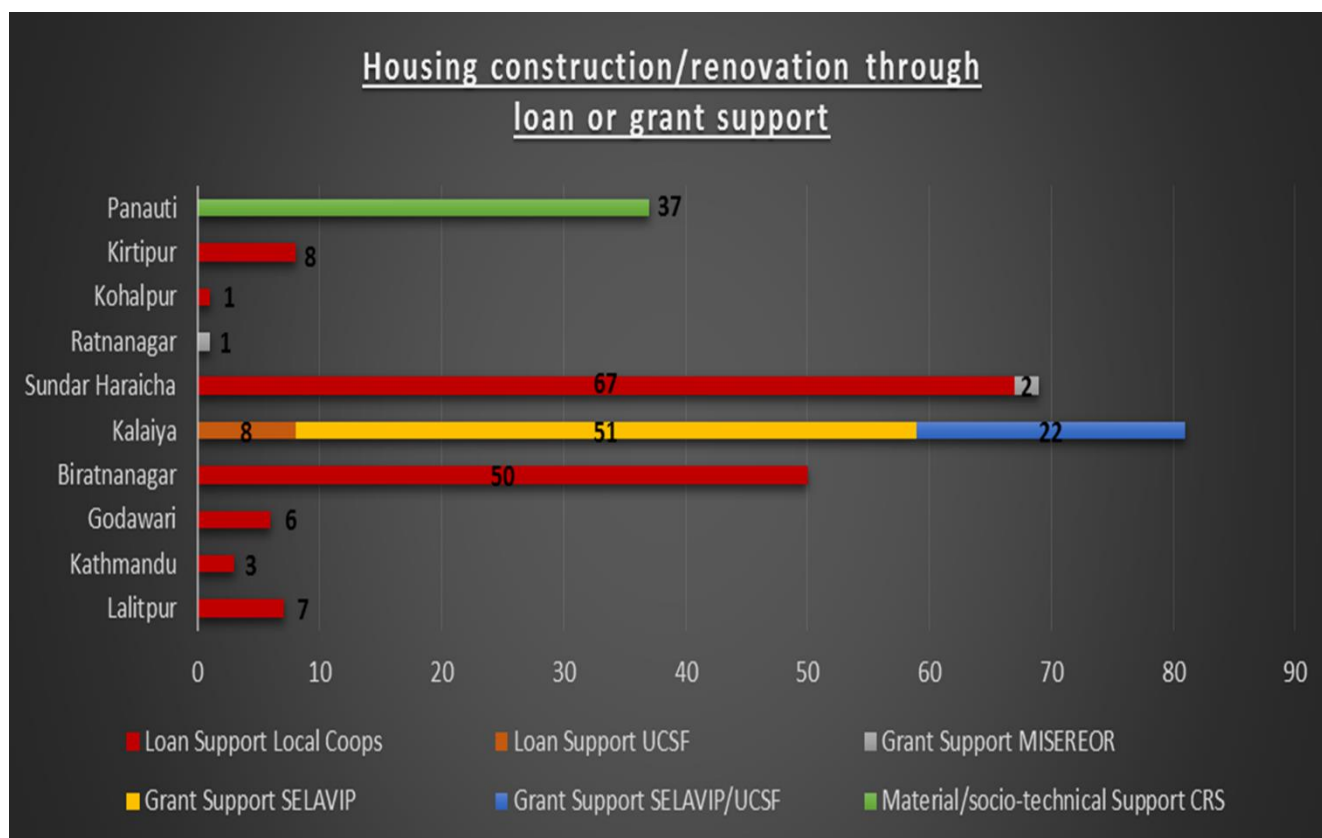
22 communities

1512 Saving Groups



44228 Members

Housing for low-income families



Support for low-income families to improve the housing condition yet continues. This year, Lumanti mobilized fund grant/loan support and material/socio-technical support from different national and international partners, Urban Community Support Fund and local women cooperatives to improve the housing condition of 263 families from different urban centers which includes Panauti, Kirtipur, Lalitpur, Godavari, Kathmandu, Kohalpur, Ratnanagar, Sundar Haraicha, Kalaiya and Biratnagar.

Housing resettlement program in Bhauraha community in Kalaiya

Bhaura is the Mushahar community, located in ward 14 of Kalaiya Sub-metropolitan City. It is one of the most marginalized communities of 30 households who have been discriminated for being untouchables. This deep-rooted tradition of untouchability in the city has deprived them of better livelihood opportunities. Most of the community members are totally dependent on agricultural labor i.e., they work in fields of others for 4 cultivating months a year. For the rest of the period, they work as laborer surviving on daily wages. An average family size of 6-8 members and are completely depend on a single person's earning. The condition of their houses is also poor. The individual households are characterized by compactly laid out bamboo, thatch and mud structures with minimum or no ventilation. Most of these are in dilapidated condition and need of urgent refurbishment.

Seeing the immediate need of housing improvement support for the families, Lumanti coordinated with Kalaiya Sub-metropolitan City office to intervene the housing resettlement program. With funding support from Abbe Pierre Foundation (APF), Lumanti initiated the project in collaboration with Sub-metropolitan City office. Another international funding partner, Build-up Nepal, also has extended its support for the project.

Active community participation from the very beginning of the project has been ensured. CSEB interlocking bricks are being promoted for the construction of the houses in the community. The bricks production is being done in the community itself with the participation of the local youth groups and community people. With the completion of the project, total of 30 families will have improved house to live in.

FUNDING CONTRIBUTION

APF	- NPR 150000/HH
Build-up Nepal	- NPR 50000/HH
Sub-metropolitan city	- NPR 60000/HH

Additional support from sub-metropolitan city worth NPR 300000 to purchase bricks production machine.

Community mobilization through funding support from MISEREOR

Deficient fund managed by the HH mobilizing their saving and taking loan from Urban Community Support Fund.



**HOUSING
RESETTLEMENT
PROGRAM
IN
BHAURAHA
COMMUNITY IN
KALAIYA**

On-site housing upgrading in Kalaiya



Lumanti in collaboration with Urban Poor Alleviation Forum, UPAF (a community-based organization being promoted by Lumanti) has implemented two phases of on-site housing upgrading program in different communities in Kalaiya. Accessing grant support from SELAVIP, during this period of time, out of planned 104 houses, total of 73 families have completed their housing construction. The families incorporated during the first phase of the SELAVIP project was purely implemented by Lumanti and the grant support during the period was NPR 120000 whereas the families selected for ongoing second phase of the SELAVIP project is being implemented in collaboration with UPAF and the with grant support of NPR 140000. In both the phase, Lumanti has been providing technical assistance for the construction of the houses. The deficient fund for the completion of the housing construction has been managed by the beneficiary household themselves. Some families have used their saving while most of the families have accessed loan from the Urban Community Support Fund or the local women cooperative in Kalaiya.

Post-earthquake urban reconstruction



GRANT SUPPORT

Total of 40 low-income families from Lubhu and Siddhipur are receiving grant support worth NPR 340000.00 (approx.) for the construction / renovation of their house under 5-model city project funded by ACHR/SELAVIP. Deficient fund to complete the house will be managed by the beneficiary households themselves. During this reporting period, all 40 needy families are identified in coordination with the Municipality office.



MLT SUPPORT

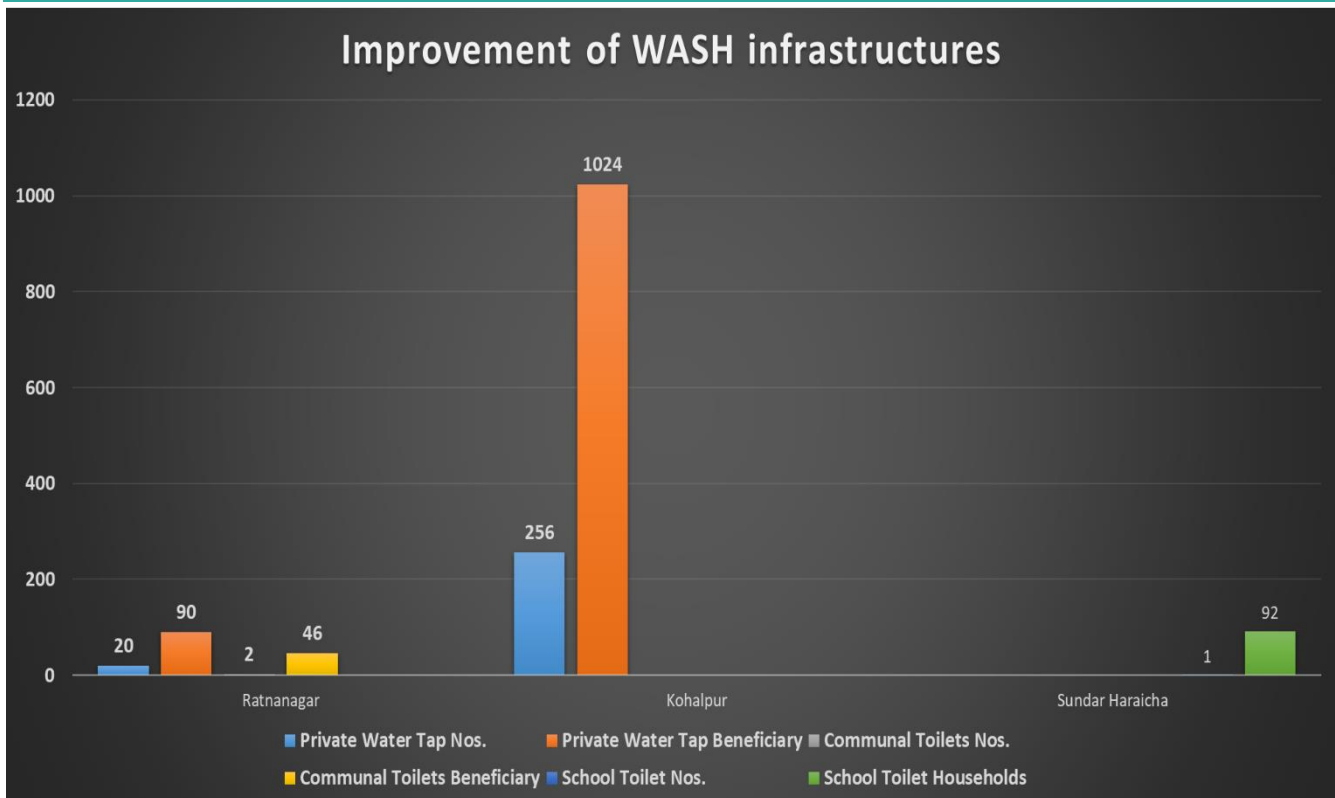
Total of 37 low-income families from Panauti, Kabhre have received material, labour and transportation along with socio-technical support from Lumanti for the construction / renovation of their house under Baliyo ghar project funded by Catholic Relief Society (CRS). Deficient fund to complete the house will be managed by the beneficiary households themselves.

Mobilizing loan support for housing low-income



This year, total of 142 houses were constructed/renovated mobilizing easy loan support through women cooperative in our networks in different cities which includes Kathmandu, Lalitpur, Kirtipur, Godawari, Biratnagar, Kohalpur and Sundar Haraicha. The loan size, interest rate and the loan period vary as per the city and the cooperatives. Lumanti has also mobilized consultant in different cities for providing technical assistance to construct the houses.

WASH infrastructures support



As the impact of effective lobby and advocacy initiatives from the community groups together with Lumanti, water pipeline extension has been done in the low-income communities with significant number of water points connection in Kohalpur and Ratnanagar. Out of total benefitted 276 low-income families, 20 families in Ratnanagar received grant support from international partner whereas 256 families received loan support from women cooperative for installing water points. The local water service providers also subsidized the connection charge for those families. Likewise, 2 communal toilets were constructed in Ratnanagar and 1 school received support for the construction of school toilet in Sundhar Haraicha. During this year, total of 1252 people were benefitted from the WASH infrastructure support.

Apart from water points connection and toilet construction support significant numbers of community focused WASH awareness activities were also carried out during this year.

Initiation of menstrual hygiene pad production led by local women cooperative in Kohalpur is the noteworthy action targeting local community schools, government offices and other institutions including cooperatives' members and associated households.

Establishment of water quality testing lab in Kohalpur and Baijanath providing easy access to water quality test for the community people is another achievement this year. While in Sundar Haraicha, mobilization of local volunteers from youth groups by capacitating them for water quality test for the testing of water quality of the hand pump installed in the communities is another exemplary initiative this year.





Community participation during WASH awareness activities initiatives in partnership with local stakeholders



Upgrading community infrastructures



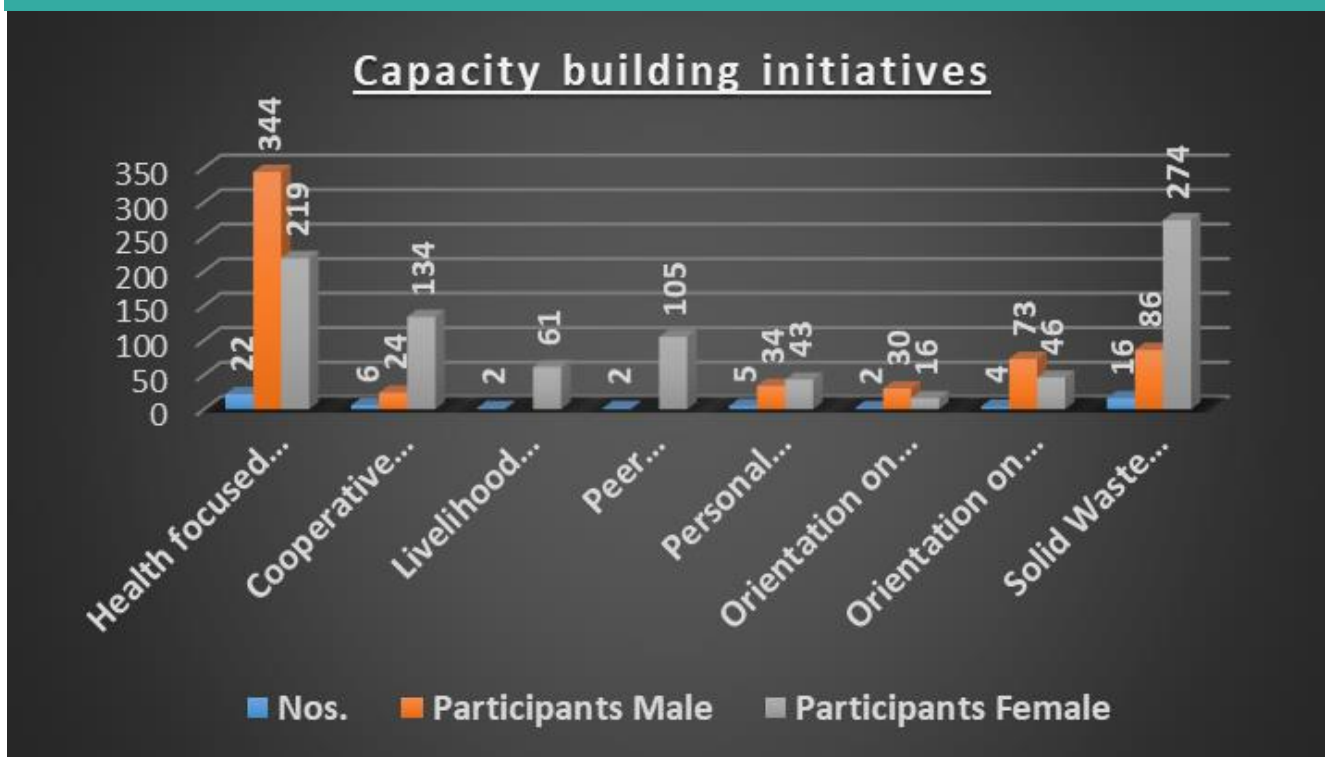
Active community participation, effective coordination between the stakeholders and meaningful collaboration with the local government has led to remarkable number of community upgrading working in different project intervening cities which includes Kalaiya, Sundar Haraicha, Khairahani and in different areas in the Kathmandu valley. Followed by the community action plan preparation with the participation of the community members and submission of the plan in the respective municipal council, significant amount of fund leverage has been possible this year in Kalaiya, Sundar Haraicha and Khairahani for the improvements of community infrastructure like community building, gravelling of the road-ways to the communities, electric pole installation. Paving of the walk-paths and drainage management has been done in different communities in Kathmandu valley.

Glimpses of
community
trading works in
different project
intervening sites





Support to build resilience



Strengthening communities and the federations by enhancing their capacities on various themes which includes WASH, livelihood, cooperative management, personal development and many more through trainings, workshops, seminars, interactions, orientations, exposures and learning visits etc are one of the key components of Lumanti's initiations. This year as well, Lumanti has carried out various 59 capacity building activities and events benefitting nearly 1500 people from different project intervening areas in Pokhara, Butwol, Kohalpur, Baijanath, Ratnanagar, Khairahani, Kalaiya, Sundar Haraicha and in different communities in Kathamandu valley. This year, the activities were focused on water and sanitation awareness, cooperative management, livelihood, climate change, housing rights etc.



Glimpses of community
strengthening
initiatives in different
project intervening sites





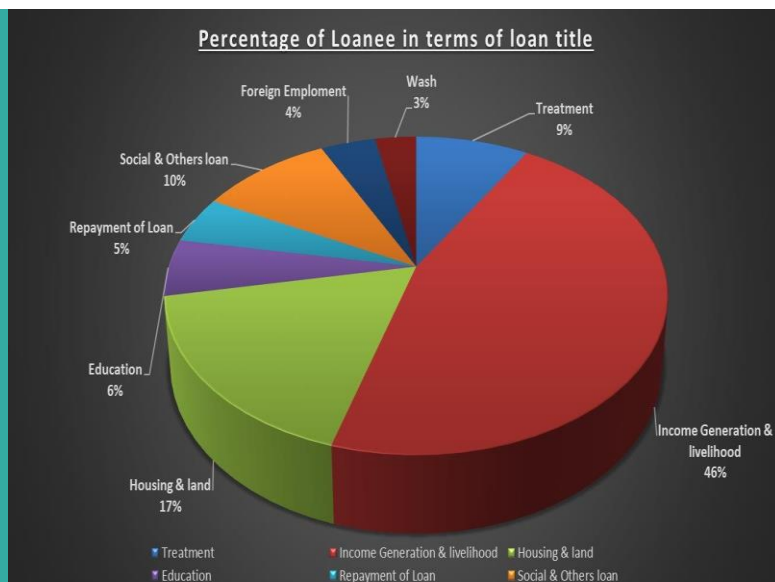
Apart from capacity building initiatives focusing the low-income communities in the project intervening areas, Lumanti has also carried out COVID response activities this year. Lumanti has provided equipment in isolation center run by Lubhu ward office and Public Health Center. We have also provided home isolation kits for 75 people in home isolation. Besides, COVID relief support were distributed for needy families in 7 municipalities namely Kalaiya, Sundar Haraicha, Khairahani, Shankharapur, Nagarjun, Kirtipur and Lubhu.

Community finance



Organizing women in the low-income communities promoting saving and credit groups leading to their affiliation with the city level women saving and credit cooperative for the economic empowerment of women in one of the key initiatives that Lumanti has been promoting since its inception. This initiative was started in the year 1996 with 117 women members and by now the number of members has reached to 44288. At present, there are 1512 women saving and credit groups in 40 women cooperatives (32 registered and 8 proposed cooperatives) and 6 self-help groups in Nepal which are being promoted and supported by Lumanti. These cooperatives have total NPR 1,481,139,572.00 with outstanding loan worth NPR 1,616,186,082.00.

The low-income families can hardly get loan from the commercial banks and financial institutions due to the lack of assets for the collateral. With the establishment of these community-based women cooperatives, they are easily accessing the loan service for various purposes. The chart states that maximum number of the low-income families (46%) have invested the loan for livelihood improvement which is slightly more than the number of families who have invested for housing improvement (17%). It is found that some significant numbers of families have taken loan for health treatment (9%) and to celebrate their social, cultural and traditional events (10%). Very few percentages of families are found taking loan for sending their family members to foreign employment (4%), educating their children (6%) and improving WASH facilities (3%). Around 5% of the total families are observed taking loan for paying back the loan.



Other key initiatives



Introducing CSEB interlocking bricks

Lumanti, in collaboration with Urban Poverty Alleviation Forum (UPAF), introduced CSEB interlocking bricks for the construction of houses in Bhauraha community in Kalaiya. The CSEB interlocking blocks are produced within the community in relatively low cost mobilizing the community youth providing them opportunity to start their own bricks production business.

Handover of Heritage recovery plan

Lumanti together with the communities prepared heritage recovery plan of 10 heritage settlements in Kathmandu valley. The document has covered the detailed recovery plan for traditional heritage settlements namely Kirtipur, Chobhar, Panga in Kirtipur Municipality; Balambu, Kisipidi in Chandragiri Municipality; Thecho, Thaiba, Chapagaon in Godavari Municipality and Siddhipur, Lubhu in Mahalaxmi Municipality. All 10 plans that was developed in coordination with the concerned Municipal authority have been handed over to the Municipalities.



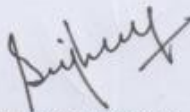
Financial Statements

LUMANTI (Samjhana)
Support Group for Shelter

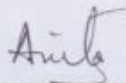
Statement of Income & Expenditure
for the year ended 31 Ashadh 2078

Particulars	Schedule	2077/78	2076/77
Incoming Resources			
From Restricted Funds		81,943,622	110,309,762
From Designated Funds		876,899	1,043,564
Total Income		82,820,521	111,353,326
Expenditure			
Staff Cost		35,067,862	34,663,028
Programme Cost	5	33,926,577	66,161,048
Admin & Office Cost	6	12,627,560	9,891,653
Travel Cost		533,523	552,597
Non Expendable Assets		665,000	85,000
Total Expenditure		82,820,521	111,353,326
Surplus/ Deficit		-	-

As per our report of even date


Bijaya Laxmi Rajbaidya
Treasurer


Anil Sthapit
Executive Secretary


Dr. Anita Manandhar
Chairperson


CA. Chhetra Gopal Pradhan
Managing Partner
Pradhan & Shakya Associates
Chartered Accountants


Gyanil Shakya
Admin & Finance Manager

