

Annual Report

2022-2023



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Executive Summary

This yearly report describes the major undertakings of Lumanti which have been carried out during the fiscal year 2022-23. 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 41 different rural and urban municipalities of 15 districts in 5 provinces.

This year Lumanti's housing program has reached to 28 urban and rural centers providing secured housing for a total of 1577 families. During this venture, Lumanti has collaborated and coordinated with concerned municipalities and different financial institutions and local cooperatives for accessing low-interest loans to the low-income families and even provided technical support throughout the housing construction.

The housing program, this year, also includes some projects in partnership with different international funding organizations and municipalities. Apart from these, some good initiations have been made during this period for the escalation of housing program in different areas which includes a formal agreement with Pokhara Metropolitan city and Kamana Bank for 500 units housing construction in the next 5 years, with Sambriddhi Women Cooperative and in Biratnagar and Dalit Sangharsha Cooperative in Kohalpur for 25 units of housing in each city.

Towards WASH intervention and support this year, Lumanti has provided some facilitation support for the preparation of WASH section operation and monitoring guidelines in Kohalpur





and Baijanath; and also completed GESI review of WASH Bills in Koshi, Bagmati and Lumbini provinces. Besides, some small-scale WASH infrastructures support has been done which includes installation of water taps in low-income families in partnership with different city stakeholders/local service providers and WASH infrastructure improvements in health posts of the three municipalities in Kathmandu valley.

In terms of making the community resilient, Lumanti has carried out lots of capacity enhancement initiatives including livelihood promotion, training and exposures targeting the low-income communities in project intervening cities. Lumanti has established Community Resilient Fund in Pokhara, Butwal, Kathmandu cities. Women group members in the cities are mobilizing the fund for small scale livelihood initiatives where more than 2000+ women members have access and continuously running the businesses. Collaborative initiatives with elected women leaders Network of Province 5, Women Entrepreneurship Nepal

(WEN), has been carried out where 20 women members have received seed money to start small scale livelihood activities in province 5 which has been selected through the assessments done in participatory way. Additionally, system strengthening for organizational capacity assessment of Grassroots organizations including Community Women Forum, Nepal Mahila Ekata Samaj and Himawanti has been done to secure small fund to continue their action in ground and build capacities to manage funds and organize different programs in community level. Moreover, significant numbers of national and international exposure and learning visit to share the grassroot level experiences in the global context has been done during this period.

Empowering and strengthening the community and their federation is the continue process as one of the components of Lumanti's intervention leading to socio-economic transformation of the low-income families in the project intervening cities. Capacitating the community people for their participation in community planning process, this year, several marginalized communities' needs

have been addressed allocating the Municipal budget for the improvement of community infrastructures. This year, a huge amount of fund worth Nrs. 2,36,39,759.00 has been leveraged from the Kalaiya ub-metropolitan City, Sundar Haraicha and Khairahani Municipality to upgrade community infrastructure improvements like road, toilet, community building etc. More than 250 water points, 5 community buildings, 3 settlements and 137 individual houses were constructed in Kalaiya, Sundar Haraicha and Khairahani with technical, financial and social resources in collaboration with the Municipalities. Besides, Urban Community Support Fund has been established in Khairahani and Kalaiya with the total fund worth Nrs. 97,41,694.00. The fund has been providing easy access to the low-income families for fulfilling the community needs which includes housing, WASH improvement and livelihood support.

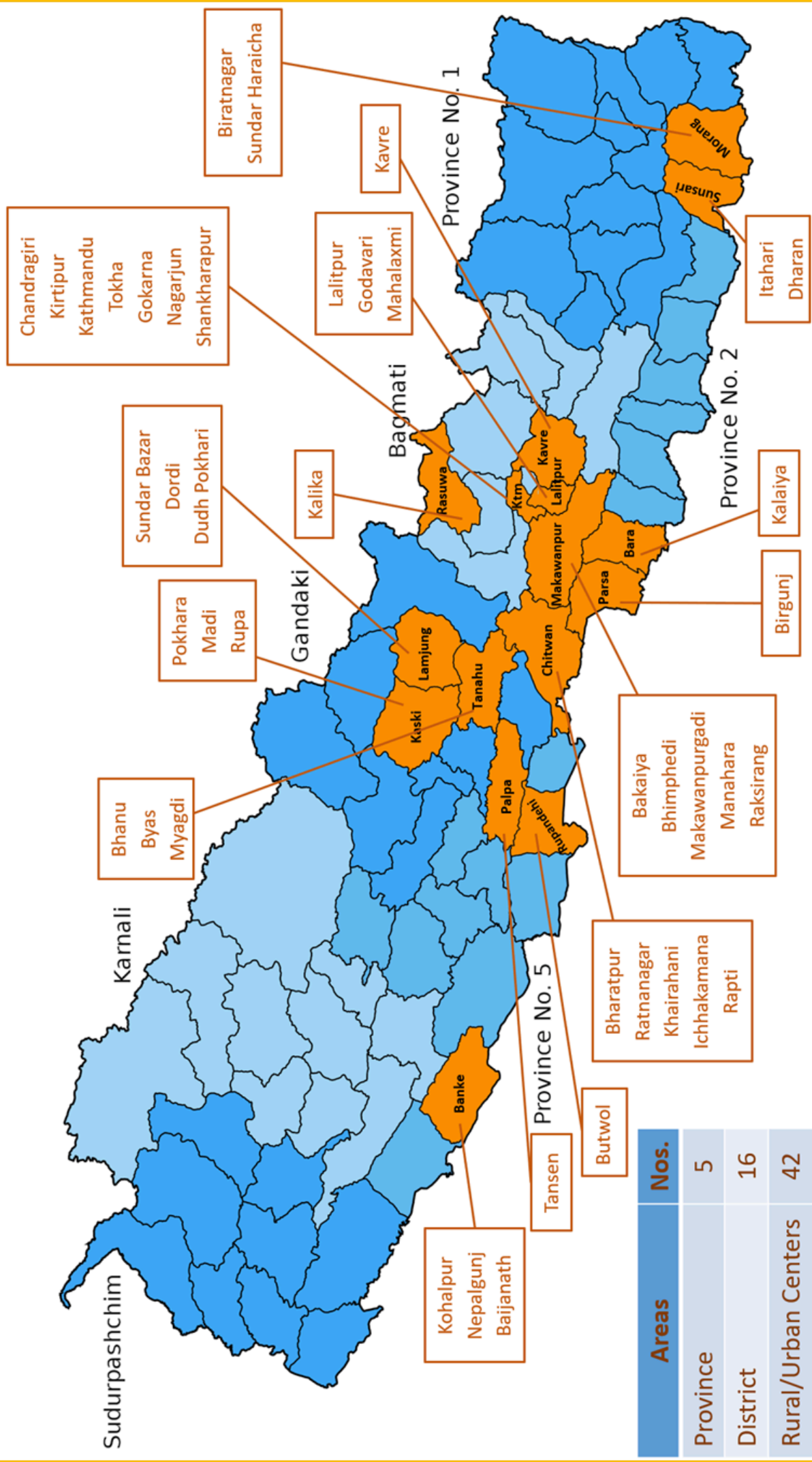
Promoting community finance is another key component of Lumanti. Lumanti has been providing technical support to community-based women and saving cooperatives in all its project intervening cities. By the end of this period, a total of 37 community-based women saving and credit cooperative have been formally registered with a total number of 1551 groups comprising 48480 members covering 25 urban centers. Thecho cooperative obtaining the Asia-level brand 'ACCES' and initiation of mobile banking in Thecho and Kalimati Women cooperative is one of the marvelous achievements.

Lumanti, in addition to its service in enhancing the lives of the low-income and marginalized people, has also been extending its network in the global context as well and has been sharing the learnings and experiences from the ground to the international community through different national, regional, and global platforms. In this context, Lumanti has been playing the role of regional secretariat of Freshwater Action Network South Asia (FANSA). The Executive Director of Lumanti, Ms. Lajana Manandhar, is the Regional Convenor of Freshwater Action Network South Asia (FANSA) and has been implementing the project 'Rising the rights' in partnership with Bill and Melinda Gates Foundation. The various WASH advocacy focused activities are being implemented in South Asian Countries in collaboration with different NGOs working in South Asia.

Besides, Lumanti is also housing the secretariat of ACHR and coordinating the activities of ACHR and building partnership with network members. The Executive Director of Lumanti Ms. Lajana Manandhar is the Coordinator of Asian Coalition for Housing Rights (ACHR). More over, Lumanti has been elected as the Governing council member in HUIAROU Commission as the representative of facilitating organization. The Program Manager – DRR of Lumanti Ms. Sobina Lama is the representing Lumanti in this platform. The Partner organization of Lumanti - Community Women Forum (CWF) elected as the Governing council member in HUIAROU Commission as the representative of grassroot organization. Board Member of CWF Ms. Laxmi Tara Dongol is representing CWF in this platform.

Area of Intervention

This year, Lumanti has executed variety of plans and programs under housing, water, sanitation and hygiene, disaster risk reduction, community led finance and community empowerment covering 41 different rural and urban municipalities of 15 districts in 5 provinces.



Areas	Nos.
Province	5
District	16
Rural/Urban Centers	42

Thematic Program Achievements



Housing for low-income families

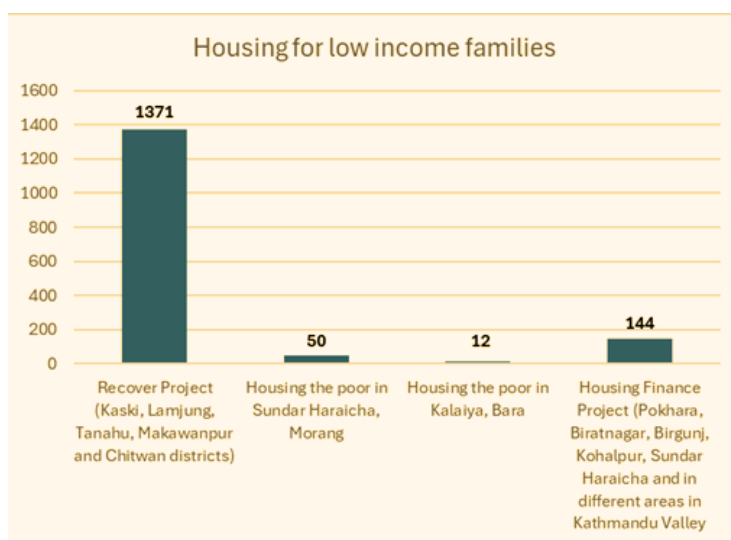
Lumanti has carried out several housing project with different approaches in coordination and collaboration with different national and international partners. This year,

Lumanti has carried out 6 different housing projects in different parts of the country which includes Bungamati and Mahalaxmi in Lalitpur district, Kalaiya in Bara district, Gamcha/ Kirtipur in Kathmandu district, Sundar Haraicha in Morang district and other 5 rural and urban centers in Kaski, Lamjung, Tanahu, Makawanpur and Chitwan.

Besides, for the improvement of housing conditions of the marginalized families in Pokhara, Biratnagar, Birgunj, Kohalpur, Sundar Haraicha and in different areas in Kathmandu

This year, a total of 1577 families have access housing support (financial and technical) which comprises 1433

Valley, Lumanti has collaborated with different commercial banks, financial institutions and community-led women cooperatives.



families under financial grant from international funding partners and 144 families under housing finance leveraging loan support from commercial banks, financial institutions and community-led women cooperatives.





WASH and community infrastructure support

Lumanti Support Group for shelter, since its inception, has been actively involved in improving the WASH situation of the low-income families living in the urban poor communities through its different programmatic approach which includes WASH policy advocacy, lobby for extending the drinking water pipe-line in the slums and informal settlements leading to improving access to pure drinking water, providing support for installation and construction of water points and toilets, strengthening the capacity of the local government, individual families, community groups and water user's committees organizing different trainings, workshops and exposure visits etc.

Strengthening WASH policy

One of the key initiatives that Lumanti has carried out this year is the support provided to the Kohalpur Municipality and Baijanath Rural Municipality to prepare the Water, Sanitation and Hygiene (WASH) plan, policy and capacity development strategic plan and directives. Besides, during this period, Water Safety Plan and Water Improvement Plan has been prepared for Kohalpur-4 (Small Town, Birat Samshergunj, Simri) water & sanitation project and Baijanath-6 (Pedari, Naubasta, Chisapani, Tharubaas, Titihiriya and Banakatuwa) water & sanitation project. Apart from these, Lumanti has also supported Bagmati, Koshi and Lumbini provincial

government for review of the policies and programs from GESI perspectives. Women WASH network has also been formed and plan of action has been prepared during this period.





Improving access to water services

Access to drinking water pipelines for the connection of water points for low-income families, especially in the slums and informal settlements, have always been the big challenge. The local water service providers in the city, generally, keep those settlements in least priority for the pipeline extension, assuming that they would not pay the water tariff on time.

This year, in Kohalpur Municipality, Lumanti, in partnership with Basobas

Improving institutional and communal infrastructure

Towards improving institutional and communal infrastructure in the communities, Lumanti has coordinated with the local governing body, specifically the Municipalities and ward offices, and extended support to improve the institutional and communal infrastructure. In three municipalities in Kathmandu valley, Lumanti has provided support to 30 health posts for the improvement of WASH infrastructures.

Mahila Saving and Credit Cooperative and Sangharsha Dalit Mahila Saving and Credit Cooperative coordinated Kohalpur Small Town Water and Sanitati on Project leading to installation of water taps in 250 low-income families. Additionally, with technical, financial and social support more than 250 water points have been installed in poor and marginalized communities in Kalaiya, Sundar Haraicha and Khairahani during this period.

In Kalaiya, Sundar Haraicha and Khairahani, together with the community and leveraging the budget from the local ward offices and Municipalities, Lumanti has contributed financially, technically and socially to construct 5 community buildings during this period. Huge amount of fund worth NRs. 2,36,39,759.00 leveraged from the municipalities in Kalaiya, Sundar Haraicha and Khairahani for improving the community infrastructures.





Capacity enhancement on WASH

Enhancing the capacity of the community people and groups, WASH committees and stakeholders are another key component on WASH intervention. Lumanti has been engaged in community and city level activities for informing, alarming and advocating the community people, their groups, committees and federation together with other WASH stakeholders through different trainings, workshops, exposure visits, rallies, awareness campaigns, interaction programs and many more.



Community Resilience and Disaster Risk Reduction

Lumanti has been empowering and strengthening the communities to prepare for and mitigate the impact of different forms of disasters and other emergencies as a part of its thematic interventions in different project intervening areas.

Establishment of Livelihood Fund

During this period, with the motive to strengthen the community economically and institutionalize them for sustainable resilience mechanisms, Lumanti has supported to establish Livelihood Fund in Pokhara, Butwal and Kathmandu where women group members are revolving it for small scale livelihood initiatives. It is reported that more than 2000 women members have access the support from the fund and are successfully running their business. In addition to this, a collaborative effort has been initiated with the elected women leaders Network of Province 5, Women Entrepreneurship Nepal (WEN) through which 20 women members have received seed fund to start small livelihood activities in province 5.

Strengthening local government bodies

In Sundar Haraicha and Kalaiya, Lumanti has been played pivoted role in strengthening district and local level disaster management committees and

have facilitated to produce Municipal level disaster management guidelines based on the National act, policies and guidelines.

Strengthening Urban Community Support Fund

The Urban Community Support Fund in Kalaiya and Sundar Haraicha are under operation with the total fund worth NRs. 97,41,694.00. The fund has been providing easy access to the marginalized and low-income families for fulfilling their households and community needs which includes housing and WASH infrastructure improvements, livelihood etc.

This is the city level fund established in different cities in collaboration of Municipality and other city stake holders including private sectors. The city level coordination committee is formed to mobilize the fund which is headed by the Mayor and Lumanti is positioned as the secretariat. Other city stakeholders are also members of the committee.



Community led finance

Community led finance program has been the major component of all the thematic program in Lumanti. Since its inception, organizing women in the project intervening 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 has been the regular process under every project.

billion five hundred seventy-one million five hundred forty-six thousand nine hundred eighty-five rupees only) with the cumulative loan flow till July 2023 is NRs. 6,36,81,92,181.00 (In words six billion three hundred sixty-eight million one hundred ninety-two thousand one hundred eighty-one rupees only). The higher percentage of the loan amount includes business loans (more than 50 percent) and housing loan (nearly 35 percent).

	2022	2023
Total Municipality Reached	25	25
No. of Group	1,508	1,551
No. of Members	46,246	48,480
No. of Cooperatives	36	37
Purposed Cooperatives	5	1
Self-help group	4	4
Total Saving and other fund	3,03,88,37,331	3,57,15,46,985
Cumulative loan flow	6,11,68,74,122	6,36,81,92,181

In the present context, Lumanti has been closely working with 37 formally registered community led women cooperatives, 6 proposed women cooperatives and 4 self-help groups with total of 48480 members from 1551 saving and credit groups. As of the statistics presented this year, the total saving till date is Nrs. 3,57,15,46,985.00 (In words three

The loans are also issues in some other purposes like education, medical treatment, water and sanitation infrastructure, social and other purposes and for the repayment of loan to other financial institutions.

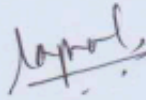
Lumanti is providing technical support for those women cooperatives for their strengthening and smooth operation.

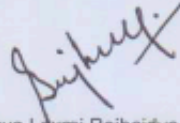
Financial Statement

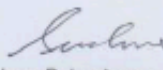
LUMANTI (Samjhana)
Support Group for Shelter

Statement of Income & Expenditure
As at 16 July 2023 (31 Ashad 2080)

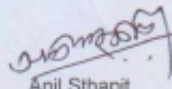
Particulars	Schedule	2079/80	2078/79
Incoming Resources			
From Restricted Funds		456,120,284	240,842,739
From Designated Funds		20,806,598	1,912,313
From Capital Reserve		3,256,471	3,784,509
Total Income		480,183,353	246,539,561
Expenditure			
Staff Cost		66,636,006	55,802,658
Programme Cost	6	357,304,860	160,153,211
Admin & Office Cost	7	23,641,285	19,340,080
Travel Cost		10,507,010	4,422,101
Non Expendable Assets		22,094,191	6,821,511
Total Expenditure		480,183,353	246,539,561
Surplus/ Deficit		-	-

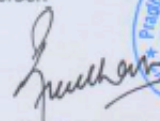

Lajana Manandhar
Executive Director


Bijaya Laxmi Rajbaidya
Treasurer


Sushma Bajracharya
Chairperson


Gyanil Shakya
Admin & Finance


Anil Sthapit
Executive Secretary


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



