



# Chetana Women's Skill Development Project

SWC KTM Regd No-24895/2065 Kaski DAO Regd No 1996/2065

Pokhara-6, Lakeside, Nepal  
Phone- +977 61 463 600 Mobile - +977 9804 109401

## Micro-finance Program



Formal financial institutions were not designed to help those who don't already have financial assets - they were designed to help those who do. So what do poor people do?

Most formal banks do not provide microfinance products as it is an expensive/time consuming enterprise - you can make a lot more money on a large loan than a small loan. Banks can make more money in less time if they only provide financial services to those who already have money. Not being able to access banks the poorer people resort to money lenders and usually at a very high cost to the borrowers.

## What is Chetana Micro-Finance?

Chetana is a Not for Profit organization in Nepal whose Microfinance Program is a financial service that is offered to low income women in Nepal that are not able to access formal banking & financial institutions. Micro-finance is the opportunity for these women to rise above poverty and become self sufficient.

## Goals

- Provide small, collateral-free loans for the impoverished women of Nepal with an aim of improving the quality of life for their families.
- Create an enabling environment for women to explore their full potential and step out of poverty.
- Focus on lending money to women for them to become income earners and to overcome poverty.
- Empower women to lift their social status supporting them with self-esteem and business skills that build their income generating skills.

## How does it work?

- Chetana Nepal becomes the lending partner; they interview the applicant for the amount and purpose of the loan.
- If the participant is successful they are placed on a 12 month program where the loan amount and a small interest amount is divided into 12 equal monthly payments which is paid back to the lending partner.

## How are we funded?

The Chetana Micro Finance program is funded through the support of lenders, donations & grants. 100% of every dollar that you give goes to funding loans to the women of Nepal; Chetana does not take a cut of the donations, loans or grants. As we rely on you as our funding friends, we are limited to the number of ladies we can lend to. The more help with finance we receive the more ladies we are able to help.

## Why focus on women?

The realization of the role Micro finance plays in the world in reducing poverty has grown significantly, especially when women are the recipients. Educate women and girls; empower them to contribute to their country as a labour and intellectual force and everybody benefits.

- If women prosper, their family prospers.
- When the family prospers, the village prospers.
- When the village prospers, eventually so does the whole country.

Focus on women in a meaningful way and development will create change.

**Female borrowers bring more benefit to their families and children immediately benefit from the income of their mothers. Poor people that become dependent on charity do not learn to stand on their own two feet.**



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Stichting "wij helpen nepal"

**Funding  
Partners**

## Micro-finance Program

*Women do two thirds of the world's work, produce half the world's food yet earn less than 10% of the world's income and own less than 1 percent of property.*

~ [www.oxfam.org](http://www.oxfam.org) ~

*Today there are over 900 million women living in abject poverty; abject poverty being defined by the UN as less than one US dollar per day. Women living on less than the cost of a cup of coffee.*

~ [www.worldrevolution.org](http://www.worldrevolution.org) ~

### Facts about women in Nepal

- 27% literacy rate.
- 1 in 4 females are involved in child labour.
- 25% are married between the ages of 15-19
- 70-80% are anaemic
- 53 years is the life expectancy
- 160,000 Nepalese women are held in Indian brothels some as young as eleven.
- Nepali women carry the weight of their caste and the pressure of their dowry. They are deprived of education and discriminated against in the job market.

### Your support contributes towards the empowerment of women, creating sustainable livelihoods.

Chetana Micro Finance was launched on January 16<sup>th</sup> 2012, where twenty successful applicants were granted micro loans. The project is a joint effort of

Tara Timilshina - founder of Chetana Women's Development Project Regd 24859/2065

&

Anne Whitlock - founder of Friends of Namaste, registered Australian charity Regd CH 1636

Both women are dedicated in empowering the women of Nepal and look forward to helping more women in the near future.

### How can you help?

You can help make a difference in the lives of the women in Nepal by supporting our micro finance program-

- **Donations** - This is any amount of money given to our organisation that is used for the sole purpose of funding micro finance loans. We are government registered organisations in both Nepal & Australia.
- **Loans** - This is an amount of money that you lend our organisation interest free for a period of 12 months. We use that amount of money to finance the micro loans for the women in the program. At the end of the 12 month term we return the initial borrowed amount of money to you. At the end of the 12 month period we will contact you to discuss if you would like the money returned or the option of reinvesting the money back into the program - this is solely your decision to make.

For any further information please contact - **Funding Partner - [info@wijhellenepal.nl](mailto:info@wijhellenepal.nl)**

