



CENTER FOR WOMEN RIGHT & DEVELOPMENT

Justice, Freedom and Prosperity through Economic Empowerment

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INTRODUCTION:

Center for Women Rights and Development is an initiative of a group of visionary people working together for women empowerment through various ways. It is registered as an NGO under Government of Nepal in 1992/93 A.D. From the period of establishment, it is working for the improvement of women's in the fields of economic, political, social and cultural aspects supporting by providing them training and other equipment. Now to support more and deeply, CWRD has recently expanded its services to micro-credit banking with collaboration between various persons and organizations; CWRD is exploring and initiating women empowerment for both; socio-cultural as well as economic independency of women.

VISION

We want to ensure women representation, financial and social independence of women and most important of all, women leadership, in every nook and corner of society.

GOAL

The goal of CWRD is to deliver service, through action and in a cost effective manner, that helps accelerate the process of women's development and poverty alleviation for women empowerment through micro-financing activities.

OBJECTIVES:

- To raise consciousness of women about socio-cultural and socio-economic discrimination against women.
- To facilitate the process of unity amongst women, saving-credit banking, agricultural and other entrepreneurial trainings to women of even remotest part of country.
- To provide non-mortgaged micro-credit facilities to women below the line of poverty by grouping them together, group liabilities being financial intermediaries.
- To work on women empowerment and for infrastructure development through poverty alleviation.
- To promote and develop sustainable micro-financing systems to meet the financial needs of the poor.
- To provide the training services (On saving credit, Gender, entrepreneurship, PRA, Community management, Leadership, Skill development) as per the demand of GOs, NGOs, and other private stakeholders.
- To collaborate with other organizations working for similar causes and to implements programs with focus on improvement of women's socio-economic condition.

PHASED OUT PROGRAMMES:

- **Women's Empowerment Programme:** 1994-1995, Supported by global fund for women.
- **Integrated Development Programme through Animation and people's Organization, Dumarwana, Bara:** 1995-1996, Supported by Caritas Nepal.
- **Non-formal Education and Sensitization Programmes:** 1995-1996, Supported by Unicef, Pact and SAP Nepal.



- **Skill Development Training Programme:** 1994-1999, Collaboration with the Government of Nepal.
- **Legal Awareness and Free Legal Aid Service for Helpless Women:** In 1995-1999, Supported by Social Welfare Council Nepal.
- **Election Campaigning Programme:** In 1995-1998, Supported by Social Welfare Council.
- Several **Training Programmes** on Leadership, Entrepreneurship, PRA.
- Supporting for the victim of earthquake with the collaboration of particular person and different organization.

RUNNING PROGRAMMES

- Giving modern agriculture training to the women for making them independent.
- Women empowerment program.
- Conducting different programmes to overcome the poverty.
- Skill development programme.
- Teenage motivation programme.
- Literacy programme.
- Different training like watch-repair, electricity devices repair etc.
- Beekeeping and mushroom training programme.
- Welfare programme for the earthquake people.
- Conducting different programmes to provide equality for all in political, social, economic and culture aspects.
- Micro-finance, CWRD supporting small industries for women's.

MICROFINANCE:

Microfinance is a movement whose object is "a world in which as many poor and near-poor households as possible have permanent access to an appropriate range of high quality financial services, including not just credit but also savings, insurance, and fund transfers". Many of those who promote microfinance generally believe that such access will help poor people out of poverty, including participants in the Microcredit Summit Campaign. For others, microfinance is a way to promote economic development, employment and growth through the support of micro-entrepreneurs and small businesses

TARGET PEOPLE:

Being a welfare programme for poor, we run the Participatory Wealth Ranking Simplified (PWR) to figure out the poor family.

Required qualities for being the member:

1. Target area people, mostly married women. (Unmarried must be more than 35 year age) and must have the capability to do the business.
2. Must be citizen of Nepal.
3. Permanent resident of local area.
4. Ability to take the responsibility.
5. Good behavior in business transaction.
6. Must do regular saving and follow the rule and regulation of the organization.

GROUP TRAINING:

To run the program, selected women member of a family are group together in the number of 20/25 for the 7 day training every 1 or 2 hours per day. In this training, we discuss about the objective, aim, plan, rule and regulation of the organization.

GROUP FORMATION:

After providing the training, we form the group having 5/5 member in each which have same idea, income and age. In every group, there will be a one chairman, one secretary and other remaining are the member.

CENTER FORMATION:

In general, 2 to 8 group of member form the center. From chairperson of every group, one will be selected for the head and one will be for sub-head. Center meeting will be conduct in every 1 month on the date and time which is selected by the member of the center. In center, the collection of saving, loan and the demand of the member will be conducted. All member of the center are responsible for the labilities and duties.

LOAN DISPERSAL:

After the formation of the center at first 3 member of a group can demand for the loan and after a month remaining 2 member can demand it.

LOAN TYPE:

1. General Loan:

It is the main type of loan which is available for all the type of business. In this loan, maximum amount will be 3 lakh and the time duration will be 1 years.

2. Seasonal Loan:

For the seasonal business of the member, seasonal loan is provided. In this loan maximum amount will be 20 thousand and the time duration will be 1 year. The member can take this loan 3 time in a year.

3. Emergency Loan:

While in emergency of the member like medical, social welfare programme and other emergency work, emergency loan is provided. In which member can get upto 5000/- for the 6 month in the center meeting.

4. Special Loan:

This loan is provided to the member who is continuously doing the loan transaction for the 5 year remaining in the center. In this loan, the maximum amount will be 20 thousand for a year time duration.

5. Micro-entrepreneurial Loan:

After using the first general loan, the member who have the abilities to expand their business, while be figure out by the organization and as the request of the member the loan is disperse. And the loan maximum amount will be 3 lakh and time duration will be of 2 year.

6. Collator Loan:

This loan is provided by keeping the land document of the member. The maximum amount will be 5 lakh and time duration will be of 2 year.

7. Motherhood Loan:

For the safe motherhood facilities and care of female diseases of member and her family this loan is provide. The maximum amount will be 40 thousands and according to the situation the maximum time duration will be 2 years.

(Altogether, a member can have up to the 5 lakh from all the loan.)





SAVING TYPE:

We build the behaviour of saving the amount, which may help in the future. Therefore, we have created different types of saving according to the need and situation.

In every saving, the member will get 8% of interest according to the rule of the organization. There are 2 type of saving:

1. Regular Saving:

1.1 Group Saving:

In this saving, member have to deposit at least Rs100 or more than this as they fill the form while being the member.

1.2 Center Saving:

While taking the loan by the member, the 5% of the loan is deposited to the saving. This loan can be withdraw after 5 year or will be return back to the member when they are drop out.

This saving will not be continue when the member pension scheme is continuous and must be the more than the amount of rs200 per month.

2. Optional Saving:

2.1 Personal Saving:

In this saving, the member can deposit and withdraw the amount as they want. The amount can be give or take in the center meeting.

2.2 Festival Saving:

Selecting the festival, member can deposit the amount for the festival and can only withdraw the amount for the selected festival.

2.3 Welfare Fund:

If a member will be late in meeting or to pay the loan payment in time, the amount is collected as a punishment and deposited to the welfare fund. This amount will be used only for the welfare of the center and this can be withdraw only by the center member not individual.

2.4 Motherhood Saving:

For the safe motherhood and care of female disease in the future, we motive the member for saving the amount in it.

LIFE & HOUSING SCHEME:

After the member in the programme, the member have to pay rs100 every one year as the life and housing scheme. In this scheme, if member will be dead the nominee person will be paid rs5000 to rs7500 amount. If the husband of member will die, than the 50% of the amount will be is given to the member which is paid to the member dead. Rs1000 will be given to the delivery of the member but not more than 2 baby. And for the natural disaster like flood and fire, the member will be paid up to rs2000.

EDUCATION & PENSION SCHEME:

In this scheme, member have to select the time duration either 10 or 15 year and continuously have to deposit the amount in the center meeting. And will be return back according to the following schedule:

S.N	Monthly Savings (NRs.)	Actual Total Deposit (NRs.)	Total Amount Receivables (NRs.)*	Actual Total Deposit (NRs.)	Total Amount Receivables (NRs.)*
1	100	1,2000	18,000	18,000	36,000
2	200	2,4000	36,000	36,000	72,000
3	300	3,6000	54,000	54,000	1,08,000
4	400	4,8000	72,000	72,000	1,44,000
5	500	6,0000	90,000	90,000	1,80,000
6	600	72,000	1,08,000	1,08,000	2,16,000
7	700	84,000	1,26,000	1,26,000	2,52,000
8	800	96,000	1,44,000	1,44,000	2,88,000
9	900	1,08,000	1,62,000	1,62,000	3,24,000
10	1000	1,20,000	1,80,000	1,80,000	3,60,000

LONNIE SECURITY FUND SCHEME:

It is a scheme where the member have to pay 0.7% of the loan so that if in case anything happen then according to the rule the remaining outstanding will be concession. The time duration of insurance will be 1 year.

DOMESTIC ANIMAL SCHEME:

A scheme of the domestic animal which is brought from the loan where 6% while be collected as the scheme. And in the case of damage, 80% will be refundable. And the time duration of the scheme will be 1 year only.

TRAINING & SEMINAR:

For the abilities development of the member for their income generating business, different training and seminar well be conduct. Like mushroom training, candle making training, beekeeping training, centerchief workshop, national and international seminar and many more.

CENTER EVALUATION & PRIZE:

For the development of the member welling power and to maintain discipline, every year the evaluation of the center will be held and according to the evaluation the member will be honoured by different prize for the different reason.

PUBLIC AUDIT:

To run the programme smoothly and effectively, we will conduct public audit from the social worker, teacher, local resident and other well-wisher which will help us to develop our programme.

SOCIAL WORK:

To keep the society clean, well socialized and to provide knowledge for the development of the society, we will run the programme, in the coordination of the center member.

