Creating Opportunities

Funded by

SAFAL
Sustainable Access to Finance and Livelihoods

UKaid
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SAFAL
(Sustainable Access to Finance and Livelihoods in Nepal)

Access to diverse financial products and services is an indispensable component of successful participation in a market economy. Out of a total population of 27 million, 13 million people in Nepal lack access to basic formal financial services – a figure that is steadily improving.

The Blueberry Hill Charitable Trust, with financial support from UK aid through the Department for International Development (DFID), has been implementing the SAFAL project in seven districts of Nepal for the past two years (August 2013 to July 2015), with a budget of GBP 1 million. SAFAL provides a sustainable increase in income and access to finance opportunities to more than 28,000 people (60% women) living in Nepal’s hill and mountain communities. The project brings about a systemic transformation in the delivery of, and access to, financial services.

SAFAL is implemented through a consortium comprised of The Blueberry Hill Charitable Trust and Mercy Corps Nepal, funded by UK aid through DFID. The Blueberry Hill Charitable Trust implemented project activities in Ilam, Panchthar, Taplejung, Doti, Achham, Bajura, and Dadeldhura districts; and Mercy Corps implemented project activities in Taplejung, Bhojpur, Sankhuwasabha, Tehrathum, Banke, Jumla, Rukum, Kalikot, Bajhang, Kanchanpur, and Baitadi for a combined total budget of GBP 22,00,000.
In the past, we weren’t even allowed to go near other people from other castes. Even though I used to stitch their clothes they would only wear it after sprinkling water dipped in gold (In Nepali tradition water dipped in gold is considered pure). But things have changed for better. They treat us better. Earlier they would pay us with rice grain and now they pay us money for our labor.
I did not have any knowledge on accounting. But now I can do all the bookkeeping on my own confidently. My husband was working in a soap factory in India for the last 12 years and he was planning to go to Malaysia. Since the business is flourishing and when he saw me managing well he decided to stay back and help me raise the pigs and goats.
We struggled to purchase basic necessities such as soap and clothes. I had to rely on my husband for every purchase. Because of my dependency on him I didn’t have any confidence in myself. But with my additional income I can even purchase gold jewelry. Now I feel confident. My opinions and decisions are valued at home and even my neighbors seek my suggestions.
Before, we worried about our vegetable going bad and now the collection center takes care of all our problems. We no longer worry about the price because the cooperative has fixed a rate for all the produce helping farmers like us earn without having to worry about being cheated.
I was an ordinary housewife working at home and in our farm. My spice shop is the only spice shop in this whole village and I am proud to promote local products. I am a business woman and I feel a lot of self-worth about what I do. I am happy with my business.
There were days when we couldn’t afford all four meals. This training taught me the basics of starting my own business and showing me ways to access loans. I learned that even small savings can sum up to big amount in the future. Since I started the business, my brother Junga has not gone to India and both of us are running the agro vet happily as a team.
Namuna Women Multipurpose Co-operative Ltd.
It was not easy to convince women to attend the training, but now they demand for more training because once they attend the sessions they know its practical something crucial to manage their finances - Secretary Mina Khatri
Shree Dalit Shreejansheel Savings and Credit Co-operative Ltd.
In the past, people from Dalit community were not treated with respect. If they got sick, they took loans from the upper caste people who would often abuse them verbally. Some even ended up mortgaging their houses for small loans. If a Dalit took a loan of NPR 100 s/he had to pay NPR 160 in return. Things are different today, Dalits who had a hard time saving even NPR 10 have now taken loans and become businessman. And now they mingle in the society freely.
Partner Organization

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