

# **Developing Pro-poor Climate-Resilient Financial Services for Women**

**Experiences from the Community Women's Forum (CWF), Nepal**

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26 February 2025 | Bangkok, Thailand



# Introduction

Namaste, I am **Sarala KC**, Chairperson of Community Women Forum (CWF) in Nepal. We are the member of the Huairou Commission.

CWF is a network of **34** women led cooperatives. The network is active in 22 municipalities of 9 Districts in 5 provinces of Nepal.

We are a network with 35,000+ membership.

So far, we have managed a total fund of 1717.5 million nepalese rupees OR US\$ - 12.39 million

# Communities we work with

We work with the poor, marginalized people from indigenous communities, Dalits and socially excluded castes of Nepal.

These caste groups find it difficult to secure two regular meals per day for their families.

Some of them are daily wage laborers, landless, share croppers with very few earning members in the family.

In each family there are vulnerable members with specific needs – Elderly, lactating mother, people with disability and they need care, nutritious food, friendly infrastructure etc

# Climate change and community vulnerability

Climate change is severely affecting the community and the areas where we work in are prone to flooding.

When floods occur, everything they have earned and saved is swept away. This puts them in a very vulnerable situation.

The land they work on is leased land which does not belong to them.

Even during such challenging times, they have to pay a share of the income to the landowner. As a result, many are forced to take loans with high-interest rates from others.

# Range of financial products and services

Our network provides these groups (with 60% members from marginalized communities) with different programs and financial services which are responsive to their needs:

- We provide loans for livelihoods, education, health emergencies at a very low interest rate.
- We manage the CRF fund to support livelihood initiatives (eg: rooftop gardening and earning seasonally as alternative livelihood)
- We have set up an emergency fund to support these groups during crisis
- We provide these services to those members who have limited or no access to other financial services including Micro Finance Institutions (MFIs).

# Meeting and consultation on rooftop gardening





# Coordination and collaboration for Health services



# Range of financial products and services...contd.

Besides loan we also provide funds in the form of grants to the most needy members.

They are forced to take loans for various social and cultural activities.

But as they are unable to repay the loans, they remain poorer and in debt.



# Funds for resilient actions

Our network has provided funds for resilience building practices focused on protecting the environment, including initiatives that help members generate income.

E.g.: the production of biodegradable leaf plates.

Members access forests and forest products which supports both environmental cleaning that forest product is not wasted and the earnings have contributed to increased income for the family

# Biodegradable Livelihood initiatives (Leaf Plates and bowl)



# Public Infrastructure

We have also collaborated and partnered with the municipality on various infrastructure development initiatives such as paving, maintaining public spaces, construction of drainage canal etc.

Our cooperative manages finances at a large scale along with government funding for these projects. Through this, we are able to contribute to improving public infrastructure.

We have built and maintained trusting relationship with the government and many other development partners. It is a result of our strong financial management system within our network.

# Scale of operations

We are not talking about just 10 or 20 members, but over 20,000 families who we work with.

The need for support is vast, while the resources we have are very limited.

Though we offer various financial services and schemes to support these families, there is still much more to be done and we are learning from experience.

# Concluding remarks

These are some ways in which we are supporting poor and marginalized families and community members.

However, to scale up these efforts, we request the government, the financial and policy institutions to collaborate with women-led cooperatives like us, to strengthen our practices and tested financial mechanisms and services.

Together we can design pro-poor financial products and solutions to reduce communities' vulnerabilities to climate change and poverty.

**Thank you!**