



**Creating opportunities and resources for the excluded**  
**Newsletter Volume VIII, Dec. 2014**

This year, 2014, is significant as we realize just how much our child centres and our ongoing 'A Hand Up' program are helping people to make positive changes in their lives. This year, we offer the women's own thoughts in their voices.

The NGO and charity world often call this change in people's lives "IMPACT," but in reality, it is the consequence of small progressive steps with ongoing programs over the years.

Thank you to everyone who has donated funds to support our work over the past eight years and to thank everyone who helps in various ways. Thank you to the staff of our partner organizations with a special thanks to the facilitators working in



the slums and dumps, your commitment is incredible. We could not do it without you.

Donations to CORE make a difference in the lives of the people we try to help! Visit [www.core-international.org](http://www.core-international.org)

Our easy, secure system for on-line donations through CanadaHelps automatically sends a Canadian tax receipt.



## **A HAND UP: SAVING AND MENTORING HELPS THE POOREST WOMEN**



**"We have some money that is our own!"**

Our HAND UP program in the vegetable market and municipal trash collection areas continues with the facilitators visiting the members each day in their work site to collect daily savings. Most of these women migrated to urban areas when they lost their homes, fields, or husbands. Several women have gone from sorting garbage to having teashops or canteens.

Our pilot project in daily saving is proving to be a realistic way to help the poorest people. The flexibility of saving any amount daily has allowed women who thought that they would never be able to save to have a saving account of several thousand rupees and to use it as 'collateral' for a loan if they should chose to borrow money.

The facilitators visiting every day to collect the daily saving also serve as counsellors and financial advisors, listening to the problems of the women and offering advice and moral support.

*"After a few weeks we got used to working in the garbage dump. Mostly, we enjoy working with the people. We learn so much from these women and when we have a holiday for more than three days, we miss them,"* says Ratna Shoba, one of the long-term facilitators and staff.

**Tara** came to Kathmandu with her baby after her husband was killed in the insurgency. She joined the group in 2009 when she worked in a cow shed. She now owns three cows to sell the milk and has just opened a small shop.

*"This saving group is like my parental home. At the start I would struggle to save Rs 10, now with their support and what I have learned, I save Rs 300-500 per day. I have learned so much like how to buy wholesale, so that I save and earn more money.*

*As well I realize that I am capable of doing all this to support my daughter and me. At first, I struggled to repay a loan for Rs 2,500. Now, I've taken loans and repaid them; now I have a shop and three cows and a calf. On the extra land I lease for the cows, I made rooms to rent to people who are in a bad situation like I used to be. Now, three of those women have joined the saving group."*



**Pramila** has an outside tea stand at the wholesale fruit market. She joined the group three years ago.

*"I learned to save money and teach other women that if we save a few rupees, we can take small loans to start a business and save money. From small amounts each day, we can have income and save a thousand or more rupees each month."*

*"From the income we pay rent, school fees, and buy what we need. I took loans to pay for my husband's treatment before he died. I am paying off these loans and taking care of my family. I cannot get to many group meetings but I appreciate its work and their decisions for us. I advise all my friends to join the group."*



**Maya** joined the saving group in 2009. She and her husband migrated to Kathmandu to try to make a better life in the city.

*"Before I had just a small teashop but started to save every day and take small loans to improve it and sell meals to people working at the dump. Now I earn more money and make enough profit to put my kids in school. We have some money that is our own. I find it is easier to save with daily saving and the amount saved grows faster."*

*"Before, we were all in the dark. The benefit of the savings group is that our eyes opened so we dare to think that we can do to improve our lives. I have now worked as a volunteer facilitator for another two-year project to teach women to save. I have learned to be able to speak out from our saving group."*

*"The benefit is more than just the money, we share our problems and ideas with the facilitators, and we are like family. Their support is so important."*



**Saraswati** joined the group seven years ago. She is afraid to take a loan but saves every day from her earnings sorting garbage in the dump. When she needs money, she takes it from her savings. As well, her children have scholarships from CORE, which helps despite their difficult home situation.



## A HAND UP FOR POOR WOMEN IN RURAL AREAS



To improve the livelihoods of poor women in small towns south of Kathmandu, CORE supports courses to provide weekly training in organic vegetable growing and mentoring to women groups. The course lasts for four months and we have now supported seven groups with a total of about 180 women. The women begin growing vegetables on their own land. The facilitator works with the members to improve their record-keeping, decision-making process, and accountability.

Once the vegetable training is done, we offer the women an opportunity for literacy classes that focus on identifying and resolving their household and community problems.

Demand for the vegetable training has grown with the women in the first towns continuing to grow vegetables for their household use, which saves them money and usually provides a surplus of vegetables that they can sell for income. Several women are renting extra fields to grow vegetables in the fall-



winter months. The women's graduation ceremonies after the fourteen weeks of vegetable training are always full of fun and songs. The women make up songs and skits about growing vegetables and sell the group produce to earn extra money for their group saving fund.



## PROGRESS: SCHOLARSHIP GRADUATES AND A THIRD CHILD CENTRE



We now have three child centres operating. The first started in 2006 is in a poor area near the vegetable market in Kathmandu, the second in an area near the airport where many migrant workers stay, and the new one in the slums by the river. Both the first and second child centres continue to run well and the second child centre sent its first batch of kids to school in April.

The 'graduates' of the child centre get scholarships through either CORE or SOUP to attend schools nearby. Every Friday afternoon after the school finishes early; there is a tuition and mentoring session for scholarship students at the child centre. Five students on CORE scholarships wrote the final national exams this year. They all passed and two were in the top 15% of

all students in the country. A factor in their success would seem to be the Friday afternoon mentoring sessions.

Meanwhile, since more children are attending school now near the first child centre, the class is smaller and the average age of the kids attending the child centre has been dropping. The centre serves as the hub for the saving and credit activities.

We like to think of our programs as helping families – both the children and the parents, often a single mother.

### THE GIFT OF LEARNING ... DONATIONS as GIFTS for family and friends

CORE offers the opportunity to give the gift of learning. Your donation as a gift for your friends and family can support:

- School for one urban child for a year— \$80 – scholarship for expenses that the parent cannot afford
- Literacy classes for one month - \$150 – facilitator's salary
- One month of child centre classes — \$700 – teachers' salary, room rental

Click [here](#) for on-line donations through CanadaHelps, which automatically sends a tax receipt. Or, mail a cheque to CORE International at PO Box 8111, Canmore, AB, Canada, T1W 2T8 and we will email a Canadian tax receipt as a secure PDF.



**Manish**, 18, has just completed his formal schooling with a CORE scholarship. His mother has been a member of the saving group for eight years and was struggling with school expenses for Manish and his sisters. Manish passed his final exams with good results and now joined a college for further studies.

*"I am very grateful for this opportunity to have studied and feel that it is very important that other students have the chance that I did. Most organizations work in villages, but I am so glad that you also work in the city, where there are so many poor people so that the children can have an education. There are so many students like me who want an education. I hope that you can continue this work for many years – for a lifetime. I would like to say a big THANK YOU for all your support."*

## THANK YOU !!!

...to Mary Tidlund Foundation for ongoing encouragement.  
... Canmore Rotary for its grant last two years.  
... Faith Harkham for organizing the fund-raisers in Canmore and her endless support.  
... the board members and supporting members.  
... Leila and Wally Berg for giving CORE a home base and for

being our feet on the ground in Canmore with office and banking support

... **Everyone who has donated over the past eight years.**

**Thanks again!!!**

For more photos click [here](#)