



Dining for Women

Program Fact Sheet

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Program: *Lending Promise*

Website: www.lendingpromise.org

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Mission: Lending Promise is a 501(c)(3) nonprofit corporation that gives microcredit — tiny loans — to mothers in some of the world's poorest villages. Through microcredit, Lending Promise seeks to create a world in which all mothers have the means to adequately feed their children, so young people will sleep with limitless dreams and full hearts and not unrealized wishes and empty stomachs.

Statistics about Nepal:

- Average annual income is less than \$1 per day.
- Women work 14 to 16 hour per day.
- 40% of families live under the poverty line.
- 28% literacy rate for women.
- Nearly half of its 30 million children are malnourished.

Where they work: Lending Promise works with impoverished women in Nepal and India. **Dining for Women is aiding Lending Promise's work in the Jumla district, an area in Nepal's western region.** The Jumla district is the headquarters of the Kernali Zone, the largest of Nepal's 14 zones (like states). Himalayan peaks and the impassable Tila Khola River surround Jumla, making it one of Nepal's most inaccessible districts; one can reach Jumla only by inadequate road systems or twin-engine planes.

Tourists attracted to the mountainous, picturesque terrain generate some revenue for the district. These adventure seekers use the Jumla's airstrip to enter the region and begin treks to Rara Lake National Park, journeys down the Tila River, and hikes through the Himalayas.

Jumla's settlements consist of long, flat-roofed mud houses clustered on mountain slopes or river basins. The poor typically live in two-room, dirt floor homes. With no electricity or plumbing, firewood fuels lighting and cooking, and residents hand make clothes and household implements.



Because the district's 138,000 people rely mostly on meager crops for food, grown in their villages' steep, rocky soil, malnutrition rates are high, especially among women and children. **The cause for villagers' extreme malnutrition is twofold: mountain surroundings not only mean that food cannot be easily imported into the region but also create cold winters that shorten growing seasons.**

History of the Area: From ancient times, royal monarchs fought to rule Nepal, often struggling with different government movements and regional rivalries. Jumla, due to its isolation, has changed little since its settlement by Hindu refugees who fled the Mogul invasion of India over 700 years ago. In 1989, the Nepalese king was forced to establish a multiparty system, which lasted, somewhat peacefully, until 1996, when the communist party of Nepal (Maoist) attempted to overthrow parliament. Ensuing violence sparked a 10-year civil war, which stymied Jumla's tourism industry and left many widows and orphans. On December 28, 2007, congress passed an amendment that declared Nepal a federal republic, officially abolishing the King and making Nepal the most recent nation to become a republic.

NEPAL:

Population:
25,371,000

Capital: Kathmandu

Area: 56,827 square miles

Language: Nepali, English, many other languages and dialects

Religion: Hindu, Buddhist, Muslim

Currency: Nepalese rupee

Life Expectancy: 59

GDP per Capita:
U.S. \$1,400



History of Lending Promise

With \$1,500 in donations for microcredit and a dream to help impoverished women, Meg North created Lending Promise. The organization began in 2006 by giving loans to 22 Nepalese women. Since then, Lending Promise's microloans have assisted 250 women in forming small businesses across Nepal and India.

The Project:

What: Lending Promise gives microcredit to impoverished women in Jumla and trains them in literacy and business skills.

Who: Qualified borrowers not only must come from poverty (family income prior to receiving microcredit is less than \$2 per day) but also must be mothers or caregivers of small children (at least one child age 10 or under).

Why: From these borrowers, Lending Promise can witness the direct impact of micro-enterprise: enabling children to attend school and expand their futures and enrich the Jumla community.

How: With these loans, women can start businesses that allow them to become financially independent and invest in education for their children.

Life for women and children in Jumla: *Why this project is needed.*

Village life in Jumla is especially difficult for women, who are viewed subordinate to men. Women spend their days working in fields, collecting firewood and forage from the forests, hauling heavy water jugs, washing clothes, and preparing meals.

The women sleep outside, with the domestic animals, during their menses to avoid ritual “pollution” of their husbands and households. Furthermore, due to Jumla’s mores, a woman has no right to assets, even if her husband dies.

Children, in Jumla, also suffer at the hands of their cold surroundings. Often, families cannot afford schooling. And because time is consumed by the tasks of daily living, people have little time to nurture children.

To improve the standard of living for women and children in Jumla, Lending Promise gives microloans to women who are too poor to qualify for bank loans.



Loans in Action:

To date, Lending Promise has given loans to 80 women in Jumla.

With these loans, women have formed chicken and goat farms; vending operations specializing in eggs, meat, and vegetables; and various village shops.

The incomes of these women have increased anywhere between 30 and 100 percent. Further, signs of prosperity in borrowers' families represent important, though less quantifiable, successes for Lending Promise. Jumla microcredit effects are manifested in increased school enrollment for children, improved nutrition, less domestic violence, greater housekeeping, and ownership of clothing, shoes, books, etc., as well as higher self-esteem among the borrowers. A key measurement of success for lenders: the loan repayment rate. The average repayment rate for microloans is 97 percent. However, **100 percent of Lending Promise loans that have reached the end of their term have been paid.**

The Impact of Dining for Women's Gift:

Dining for Women's contributions will create loans that serve 200 impoverished women in Jumla. The businesses formed--mostly in goat and buffalo farming--by these loans could potentially improve the lives of 800 children, when considering that the average Nepalese woman has four children. Additional anticipated enterprises include operations in travel, handicrafts, and other industries. **Furthermore, in five years, Lending Promise expects Dining for Women's \$15,000 to grow to over \$80,000 and fund 1,000 women, as new groups of borrowers form at the end of each one-year term.**

Amount	Description
\$11,000	Loans to 200 women (\$55 average loan)
\$2,500	Literacy training, small business counseling
\$1,500	Borrower identification, research, vetting, and international anti-terrorist checking
\$15,000	Total

Lending Promise Financial Profile:

India program costs 14,800
 Nepal program costs 1,700
 Administrative, fundraising costs 1,100
 Total \$17,600

Total DFW Goal: \$15,000

Sources:

Lending Promise
 MapQuest
 Wikipedia.com
 Nationalgeographic.com
 nepalvisitors.com