



**Creating opportunities and resources for the excluded
Newsletter Volume X, December. 2016**

CORE - ten years and counting...

It has been ten years. CORE has supported ongoing programs in Nepal since 2006. When we started these programs, it was the last year of the insurgency. Then, several years of building and refining programs as the participants asked for new or different kinds of assistance.

Then... in April 2015, the 7.8 earthquake with 475 aftershocks to date. Political and bureaucratic machinations continue to hinder earthquake recovery with strikes and blockades last winter restricting the import of petroleum and supplies into Nepal. These problems affected the work of NGOs and INGOs in Nepal.

The lesson learned is that so often it is these bigger events – conflict, disasters, and politics – that we must be ready to adapt to and address in the best ways possible.

CORE continues to fund our on-going programs in the Kathmandu Valley for the urban poor and women in nearby towns. The parents of the children in the child centers asked that the classes resume a week after the big quake so that they could go to work earning wages clearing debris. One center held classes and did the saving-credit work under a tarp for two months until the building was declared safe for use.

A Hand Up for women in rural areas



Each year the demand for the vegetable training has grown, as CORE supports training for two or three rural groups in the Kathmandu Valley to grow organic vegetables.



Meanwhile, it is a success that we are keeping the projects running despite obstacles, and find ways to help those affected by the earthquake to manage. Last winter, we worked with a couple of youth groups to provide warm blankets to survivors still in temporary shelters (usually tin sheds) waiting for official government assistance to rebuild.

All of us at CORE would like to thank the Government of Alberta Community Initiatives Program for its contribution to the funding of our women's and children's activities in 2015 and to Canmore Rotary for its grant to fund one child centre.

Currently, CORE is focussing efforts on human development – training people how to support families in their communities and training in leadership, as well as training trainers in a trauma release technique.

Donations to CORE make a difference in the lives of the people we try to help! Please check it out at www.core-international.org
<https://www.canadahelps.org/en/charities/core-international/>

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

Thank you to all for your donations and support !

The vegetable classes run once a week for 17 weeks, so that there is lots of practical training as the plants actually grow in the field. The groups can also get literacy and leadership classes.

The women in ten past groups continue to grow vegetables for their household use, which saves them money and usually gives a surplus of vegetables that they can sell for some income. Several women are renting extra fields to grow vegetables in the fall-winter months. At present, we give support to the past groups from the agricultural technician and SOUP facilitator.

Bimala Maharjan was in the first group of women trained six years ago. She is the chairperson of the Quaro women group. "We now grow vegetables on 5 ropanis of land and make about Rs 15,000 per season. We still run our agriculture group and save Rs 200 per month so that we have a fund for loans for members when they need it."

Sabitri Maharjan took the vegetable training one year ago. "I plant many different vegetables according to the season – cauliflower, onion, garlic, and greens – in the field behind my house. I use most of the vegetables for my family but sell the extra to my neighbours. The income helps to cover my family's expenses."



Rajeshwori Mali and Chandra Maya Malakar took the training one year ago. They have been members of a women's group for 12 years. "After the classes, five of us formed a small group to rent a field. We all go together to work in the field, and harvest and sell the vegetables. We put the earnings in our group bank account to save to buy seeds and compost. We can later give loans to our larger women group members, but from this first year we have just saved Rs 15,000."

Non formal education and scholarships for kids

CORE started funding the first child centre in 2006. One of the child workers who attended in 2008 is now a member of the savings group. The three child centres continue operating. All three have now sent batches of kids to school in April.

The first is in a poor area near the wholesale vegetable market, so many of the moms sell vegetables on the street. The second is in a poor area (slum) off to the side of the international airport runway. Many of the parents work as construction labourers. The third is in a slum (temporary huts) by the river. Almost all the parents (often single moms) have migrated to Kathmandu in search of employment, especially if they have lost their land in floods or other problems like a woman and the kids getting kicked out of the house by the inlaws if the husband dies or leaves.

This year 82 students are attending school on scholarships from CORE. Four students on CORE scholarships wrote the SLC exams this year. They all passed and two were in the first division in the top 15% of all students in the country. A factor in their success would seem to be the tutoring and Friday afternoon mentoring sessions. Meanwhile, the Kalimati centre also serves as the hub for the saving and credit activities.



THE GIFT OF SHARING ...

DONATIONS as GIFTS for family and friends

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

- \$ 15 Pays for one day of literacy training or one blanket
- \$ 45 Buys one hygiene kit for a new mother
- \$ 95 A scholarship to a child to attend school for a year
- \$ 130 Pays the salary for the teacher in a child centre for a month
- \$ 200 Buys materials for training to grow organic vegetables, literacy and leadership for one group
- \$ 500 Pays for one month of literacy training for a group of women in a village
- \$ 1,000 Pays for a 16-week course to grow organic vegetables, literacy and leadership for one group
- \$ 2,000 Pays the salaries of four saving-credit (microfinance) facilitators for four months

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.

A Hand Up: Saving and Loans for Women



Our HAND UP program in the vegetable market and municipal trash collection areas continues with the facilitators visiting the over 300 members each day in their work site to collect daily savings. The women can then take loans from the group fund. Most of these women migrated to urban areas when they lost their homes, fields, or husbands. Several women have progressed from sorting garbage to having teashops or canteens.

The facilitators visit every day to collect the daily saving and serve as counsellors and financial advisors, listening to the problems of the women and offering advice and moral support. Several women were able to use their savings to help their families get through the difficult weeks immediately after the earthquake when enterprise and work in Kathmandu was quiet.

In early August, the two groups had their Annual General Meeting at the SOUP office. Over one hundred women attended the event marking nine years since the Kalimati group started and eight years for the Balkhu group. The groups also sell shares to members for a fund that would sustain the groups in the future. Our partner SOUP is investigating how to start a cooperative for the long-term sustainability of the program. As of their AGM, the 300 members had saved a total of C\$33,000, which they use for the loans for members to build small enterprises and if a member has to use her savings, such as in the earthquake.

Laxmi Khadka, now 22, attended the child centre in 2008 and then went to school for three years. She joined the saving group 2.5 years ago. One year ago, she took a loan for Rs 50,000 (\$600) in her mother's name and paid it off. Now, she has taken another loan for Rs 100,000 and is paying it off. "Each day, I do about Rs 6-7,000 of business with Rs 2,000 profit. The benefit is that with the support, we have saved money and I've been able to start a shop and do business to make a living."



"We have learned how to make decisions..."

Kalpna Chaulagain, has been a member of the group for three years. "The benefits are that we learned to save money and they (the facilitators) have built our capacity so that we know how to make decisions as a group to have the most benefit for our members. Personally, I've had loans at low interest rates (for Nepal). I studied until class 5 in Ramechhap district. My family came to Kathmandu 15 years ago because there was no employment in the village and the weather was changing so we had no water to irrigate the crops."

Support to earthquake survivors

We immediately got roofing tin for 54 families in villages south of Kathmandu where we have supported women's empowerment programs for six years. In the months after the earthquake, CORE worked with a small community service group in one of the hardest hit areas to the northeast of Kathmandu. Every house, school, and building in this area was destroyed so people lost everything. We supported hygiene kits for over 1,250 families.

In December to February, we worked with a couple of youth groups to provide warm blankets to survivors still in temporary shelters (usually tarps or tin sheds) and waiting for official government assistance to rebuild. First, we gave about \$1,000 for blankets and foam mattresses for 72 families camped out after having to leave their village. Then through grants from WeHelpNepal, we provided blankets to 3,200 households in remote districts, 1,400 of these blankets going to the households that had previously received the hygiene kits.

CORE also supported fear management training that SOUP was providing to women groups living in crowded areas of the old parts of Kathmandu and Patan cities. We are currently organizing sessions to train community volunteers in Trauma Release Exercises that help people to overcome the anxiety caused by living with the aftershocks.



Training to build the capacity for social development

CORE has supported SOUP to conduct 2-3 day training sessions on personal development, leadership, and social mobilization (working with communities). These were very well received by the participants and FSS has asked if we can offer the training in Dolakha in the winter.



For more photos check

<https://picasaweb.google.com/108492209007487725889>

Thank you !!!

... **All of you who have donated over the past ten years and an extra thanks to those of you who donated quickly after the earthquake.**

... to all the people involved on the ground in Nepal, especially to Society for the Urban Poor (SOUP)

... to Alberta Government Community Initiatives program for its grant this year

... Canmore Rotary for grants in two past years, a grant for earthquake relief, and a new grant to support one child centre.

... 'WeHelpNepal' for their timely grants and support.

... the board members and supporting members, Jane, Pat, Wally, Leila, Degju, Manisha, and Heidi.

... .. 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

Faith Harkham for past help to organize fund-raisers in Canmore.

... Sherap Sherpa of Mandala Graphics for website support

Thanks again!!!