

## **Microfinance in Nepal – Lancet Highlights.**

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Clutching her Dhulikhel hospital microfinance bag under her arm, this lady participates in a microfinance group, supporting Women's Health in the remote rural village of Salambu in the Kavre District of Nepal. The Namaste welcome to overseas clinicians was matched by a willingness to share views on long term health and perspectives to managing chronic disease, for which we were immensely grateful.

Life is tough for those living in rural Nepal, with finances, providing for the family and ensuring children are brought up being major factors. Such concerns outweigh optimising personal health, particularly preventative strategies and considering health into older age – comparatively newer concepts for many in Nepal.

Through a microfinance scheme, initiated by Dr Biraj Karmacharya and his team, a source of income in order to support growing vegetables and other agriculture has also empowered the women and provided them with a level of independence, whilst permitting opportunities to address Women's health through the partnership. These women are also strong advocates for other community dwellers and through this, can support the education and discussion of difficult topics such as sexual health and gynaecology.

Microfinance offers small loans over a 3-year period with a low interest repayment scheme scheduled. Monthly meetings amongst small groups of the women allows planning of the repayments. In parallel, there is a requirement for health checks.

Over the last 10 years, the microfinance initiative has supported over 1000 women across several areas of remote Nepal.



Patient consent received.

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