

## Success Story: “Struggle of Butterfly”

Aged 46, Ms. Putali Wasti was born as a fourth child among eleven siblings in a deprived family living in a remote village of Dhading district. Later she got married to a truck driver at the age of 17 and became widow at the age of 25 after giving birth to three daughters. Putali (Butterfly) neither had a colorful life nor could fly high like a butterfly. She grew up working in the agriculture farm and goat herding in jungles. She never received any form of formal education and had always imagined that there was no place for peace and happiness in her life. The helpless Putali was able to take care of her family for only a couple of months through some money saved by her husband before he passed away. She begged for help from her relatives and neighbors but no one showed any interest in supporting her. Being frustrated, she decided to jump into Trishuli River to end her life but, at the last moment, innocent faces of her daughters stopped her from taking her own life.



Putali Wasti, 46, in her grocery shop.

The access to mainstream financial institution was distance dream for illiterate and deprived people like Putali, so, she went to local money lenders to borrow some money and start income generating activities. But no one believed that an accursed widow could pay back their money. As she struggled with her life by laboring from dawn to dusk in construction sites and agriculture works on daily wages, she heard about a bank established in her neighbor village Galchhi to help the deprived people, especially women. She found what she was looking for so long when she visited Nirdhan Utthan Bank’s branch office and came to know about the product and services of the bank.

Putali gathered other women who were overlooked by the mainstream financial institution and formed a group. She got a week long financial literacy from bank staff and got qualified for the first loan. She started a small grocery shop at Baireni Bazaar at Prithvi Highway. She worked tirelessly in her shop, conducting her business with honesty, and managed to repay the first loan within 10 months. Branch manager was highly impressed by her hard work and enthusiasm, and approved second loan of Rs 60,000. She further invested Rs 100,000 to scale up the business by adding new products in her shop. She was able to manage marriage expenses of two daughters from the money she earned through grocery shop and her younger daughter is doing graduation. Similarly, she has built a small concrete house from the earnings from her shop within 3 years. Putali who once decided to give up on her life is now a master of her own fate, and people are appreciating her hard word and strong determination.