

ON THE PATH OF PROSPERITY

A Collection of Member's Success Stories



Nirdhan Utthan Laghubitta Bittiya Sanstha Limited

Naxal, Kathmandu, Nepal

Preface



We want to see Nepal as a strong, powerful, and respectable country. Nepal's economy needs to be strong for this dream to come true. This book is prepared by collecting life changing facts of 179 micro entrepreneur women from the bottom of the pyramid who have utilized the financial and non-financial services provided by our organization at the local level to the maximum potential in order to realize their dreams of being prosperous.

Microfinance plays an important role in mobilizing the rural economy of Nepal, increasing income source by creating employment opportunities and strengthening extremely poor women. Microfinance has not only played an important role in bringing economic revolution but also provided major hand in bringing social revolution. The poor women who have received financial and non-financial services from our organization have developed a habit of savings and proper utilization of savings, different ways of maximizing the benefits of collateral-free loans and ways to become self-employed and create employment for others through monthly center meetings. These practices have developed a positive thinking and a capacity of helping others which has made them capable at an economic and social level.

The population below poverty line was at 42 percent in 1995 which has reduced to 21.6 percent (around 6 million population) in 2018. Microfinance industry has played a big part in this reduction. Microfinance services has mobilized resources in poor community to help greatly in overall development of population under poverty line. Nepal's GDP does not represent the value added by these micro entrepreneurs as most of these businesses are operated without being registered with the concerned government authorities. As per the census of 2011, there are 5.4 million households in Nepal out of which 2.5 million households are associated with microfinance by 2018. Out of the above figure, 338,200 households are being served by our organization as of January 14, 2019.

Once the poor community receives the financial and non-financial resources and skills, the work they do now for making their living gradually becomes commercialized and the basis for industrialization will be formed. Our organization has been providing financial literacy trainings, skill development trainings, entrepreneurship trainings and advices and support to our members since the time of our inception. Those members who received the trainings and micro loans to start a business are now full of self-confidence and are socially and economically successful entrepreneurs which makes our whole organization feel proud. Microfinance is not just for lowering poverty but also a breeding ground for creating new entrepreneurs. These micro-entrepreneurs have self employed themselves while providing employment to others and play a base role for establishing larger industries.

Our employees reach our client's doorsteps to make sure they use the loan in income generating activities and help them achieve success in their business by supporting them from the beginning of their project. That way the loan we provide to our clients are fully utilized in income generating activities. They are experiencing major changes in their lives due to full utilization of loans. The successful entrepreneurs presented in this book are examples of the same. Loans are provided under different headings with an interest rate ranging from 10 percent to 17 percent. The benefit they receive outweigh the interest cost which is proved as our clients have managed to step up from the poverty pool. As of January 14, 2019, more than 213 thousand clients are utilizing a total loan of more than Rs. 17 billion while 338 thousand members have saved nearly Rs. 10 billion.

In spite of being illegal, discrimination on the basis of caste and ethnicity is still prevalent in some part of the country which has contributed to the increasing number of people below the poverty line. The services and facilities provided by the government are also exploited by the ones who know their way around the system and thus deprived and underprivileged individuals are bound to live as outcasts, disconnecting them from the social, economic and educational benefits provided by the nation. They are forced to work for minimal wages in order to sustain their lives. From the very beginning, our organization believes that its possible to see the overall development of the nation only when these underprivileged groups make more earnings by being self-employed. Hence, our efforts have always been in that particular direction.

For example, in 2000 in Dohori village of Bara District, our organization assembled 35 underprivileged and deprived homes in the society and endlessly worked towards providing financial services from Nirdhan Utthan Bank Limited and non-financial support from Nirdhan NGO (for encouragement, education, entrepreneurial training, motivation, technical support, two sacks of cement for each individuals to construct shades for pigs and male pigs of higher breed) as simple help providing them with constant monitoring and technical support with an aim of one production per village. As a result, the individuals became successful entrepreneurs. Their self-confidence increased and they started vegetable farming along with pig farming.

Similarly, in 2008 we started services in Bardiya District by organizing a group of freed Kamaiya (people working as laborers at merchants' farms). They were not confident enough to believe that they could start their own business and not work for others. A group of those people was formed to provide non-financial services through Nirdhan NGO and financial services through Nirdhan Utthan Bank Limited with micro loans to start their own businesses. They are able to increase their income by operating their business.

Similarly, we have also managed to gradually include the Raute community of Jogbudha, Dadeldhura District in their own business which was in the brink of extinction. This way we have managed to display our Social Responsibility by successfully providing financial and non-financial services to underprivileged and extremely poor group of people in the rural areas of Nepal.

A small plant needs appropriate soil, sun light, water and space to grow into a large and strong tree. Similarly, a business owner needs the appropriate skills, resources, tools and market according to their capacity and possibility. A small business today can turn into a large organization providing huge number of employment opportunities in the future. Therefore, on top of self-employing the poor, it is also important to provide them with skills, resources and market as per their capacity and reduce the per unit cost of their product to make them an entrepreneur/businessman of high level. Our steps are directed in the same direction with the collaboration with like minded organizations.

The broken homes of our members which were prone to harsh weather condition such as storms and winds, have been replaced or transformed into stable homes, people suffering from malnutrition are healthy, children are getting educated from good schools and universities and they are able to use quality health services. Their faces reflect their happiness. We are proud to see them as confident business owners. We are motivated to work harder by witnessing the success of our steps we are taking for three decades. Thus, our steps are always directed towards the same.

For the first time, Microfinance service was extended without any collateral or guarantee (only on group guarantee basis) in Nepal in 1993 under the leadership of Dr. Harihar Dev Pant by Grameen Development Bank as Governmental Organization and Nirdhan NGO as a Non-governmental Organization establishing the fact that Nepal would never prosper in the rural areas without the economic and social upliftment of underprivileged women. The change in successful clients' lives proves that financial literacy and microloans provided by the organization through its nationwide branch network have been very valuable in poverty alleviation and serve as a center of hope for the poor community.

Started in 1993, Microfinance program initiated by the Nirdhan NGO has been consistently active in turning underprivileged individuals into business owners. With an increase in influx of customers, the organization's business increased as well. As it started becoming difficult to provide the micro loans to the clients as an NGO by borrowing from commercial banks, Nirdhan NGO handed the microfinance related activities to Nirdhan Utthan Bank Limited which was established on October 29, 1998 under then Development Bank Act 1995. Since 1998, this organization has been providing microfinance services to its clients all around the country through its 181 branches. According to the Bank and Financial Institutions Act, 2073 BS (2016 AD), the microfinance institutions were no longer allowed to write Bank in their names and had to write "Laghubitta Bittiya Sanstha Limited". Hence, Nirdhan Utthan Bank Limited changed its name to Nirdhan Utthan Laghubitta Bittiya Sanstha Limited on June 12, 2018.

This book is expected to be helpful to everyone who are concerned about the poverty alleviation as it provides information about the positive changes brought in poor and deprived people's lives through the utilization of microloans offered by the microfinance institution. This book is written in simple language and is also expected to help other poor people bring change to their own lives by studying this book. I would like to thank Mr. Govinda Prasad Koirala and Mr. Pawan Kumar Shrestha, the editors of the book and writers/presenters of the stories for publication of the book.

Thank You

Janardan Dev Pant

Chief Executive Officer

Nirdhan Utthan Laghubitta Bittiya Sanstha Limited

January 14, 2019

A Brief Introduction of Nirdhan Utthan Laghubitta Bittiya Sanstha Limited

In 1986 Dr. Harihar Dev Pant (the pioneer of microcredit movement in Nepal), former Deputy Governor with the Central Bank of Nepal, visited Grameen Bank, Bangladesh. This visit inspired him to launch microfinance in Nepal. Shortly thereafter, “Nirdhan” or “people without money” was created. Nirdhan was registered on March 31, 1991 as an NGO with Government of Nepal. Nirdhan began its microfinance operations in March 1993. Nirdhan obtained a limited banking license from the Central Bank of Nepal in 1994. Under its limited banking license, Nirdhan was permitted to mobilize savings from its members / clients.

In October 1998, Nirdhan Utthan Bank Limited, “the bank for upliftment of the poor”, was registered as a company. In April 1999, the Central Bank granted a license for Nirdhan Utthan Bank Limited (NUBL) to undertake banking activities under the Development Bank Act of 1996. In July 1999, Nirdhan NGO transferred all microfinance operations to Nirdhan Utthan Bank. As the Microfinance Institutions are not allowed to write Bank in their names and are required to write "Laghubitta Bittiya Sanstha Limited" according to Bank and Financial Institutions Act 2073 BS (2016), Nirdhan Utthan Bank Limited changed its name to Nirdhan Utthan Laghubitta Bittiya Sanstha Limited on June 12, 2018.

The authorized capital of the institute is Rs. 2 billion and the paid-up capital is Rs. 1.2 billion. The institute has become the first MFI in Nepal to extend its branch network to all the 77 districts of Nepal. It has been successful in providing Loan, Savings, Remittance and Insurance services including Social Awareness, Financial Literacy and Skills and Entrepreneurship Development trainings to 338,200 households through its central office, 10 regional offices, 181 branch offices and 1056 employees as of January 14, 2019. It is providing group based collateral free loans and micro-enterprise loans as per the rules set by Nepal Rastra Bank. The institute is also providing savings products as per the needs of its clients and insurance services to the guardians, clients and the client's projects. Many clients have their husbands working abroad who facilitate from the remittance services provided by the institute.

The regular monitoring, follow-up and emphasis on loan utilization has helped increase the income of the families. The clients have been able to educate their children, build a house to live and expand their business and become successful entrepreneurs. The hundreds of thousands of clients associated with Nirdhan have seen economic and social upgrades. The stories of some of the clients have been presented in this book.

The institute is always working on providing awareness to the clients and make them productive and self-reliant to create self-employment and other employment opportunities to reduce the prevalent unemployment rates and contribute in the overall development of the nation.

Progress Information as of January 14, 2019

S.N.	Particulars	Progress
1	Number of Members/ Households Served	338,200
2	Loan Disbursed (Rs.)	102,941,030,917
3	Loan Outstanding (Rs.)	17,091,665,945
4	Savings and Deposits (Rs.)	9,687,321,009

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Successful Cardamom Farmer

Sarita Limbu is 34 years old and lives in Banjhogara village, Ward No. 7, Phungling municipality with her husband. They are able to establish themselves as one of the renowned cardamom farmers in the Taplejung District. They have been farming cardamom in Ward No. 7 of Phungling municipality on almost 70 ropani land where they produce 15 to 18 ton of cardamom annually. They earn Rs. 500 thousand per year from cardamom farming and they said that they have bought 2 pieces of plotted land in Taplejung from the income generated. Sarita's husband provides major helping hand to her in her Cardamom Business. Sarita utilizes her spare time from cardamom farming by running a grocery shop in her own house. She has plans to extend her cardamom farming business to additional 20 ropani of land in the coming days.



Sarita was born in Ward No. 6, Lingtep of Taplejung District. She got married to Ram Kumar Limbu of Ward No. 7, Phungling on March 2004. After marriage she gave birth to 1 daughter and 1 son. She became member of Banjhogara Mahila Swalambi Group operated by Nirdhan's Phungling branch on 12th February 2011. In the beginning, she took Rs. 40 thousand loan from the bank on 21st April 2012 to start cardamom farming. After she paid back her first loan, she continued taking loans of Rs. 70 thousand, 100 thousand, 200 thousand and 500 thousand and started a grocery shop alongside cardamom farming. With the income from cardamom farming, she is able to provide good education to her children and she currently has saving of Rs 71,920 in her savings account. She said "from the cultivation of cardamom farming, we are planning to earn good amount of money but due to the low market price of cardamom this year compared to last year's price, it has led to relatively low income". She added, "if the government gives more attention for cardamom processing centers with easy access of cardamom market in the Taplejung District then cardamom of Taplejung can get good rate in the market. Government can encourage the cardamom farmer by providing quality seeds of cardamom so that they can have good source of income from cardamom cultivation."

As cardamom farming and grocery shop operated from the loan that she took from the bank is generating good income, she said, she will continue doing cardamom farming in coming year. Since, the bank has been providing loan without any collateral, she was able to start the cardamom farming and for that she wanted to thank the bank for providing this opportunity. She also wished the bank to continue uplifting poor people's life by providing such loans and become a close friend of every citizen. She wants to tell every brothers and sisters out there to utilize the loan in a proper way so that they can increase their business and income and can save little amount of money for the emergency use or can extend other business.

Author: Mr. Khagendra Funyal, Assistant, Branch Office, Phungling, Taplejung

Nirdhan provided Financial Literacy

This is a story of Jhuma Devi Chouhan who lives in Ward No. 4, Gadi, Fidim Municipality of Panchthar District in Province 1 and has been operating a grocery shop and hotel business from which she makes a turnover of around Rs. 10 to 12 thousand in a daily basis. She earns an average of Rs. 2 thousand every day from her businesses. Jhuma and her son and daughter in law are busy throughout the day in operation of these businesses. She bought 4 Aana land and made a 4-room concrete house with the accumulated income from her business.



Jhuma Devi was born in 1960 in Chuhandad Municipality, Ward No. 3, Terathum District. She got married to Dambar Bahadur Chouhan of Fidim, Pachthar in 1977. After marriage she gave birth to 2 daughters and a son. The couple possess general level of education. They started operating a small shop in Fidim. Their income was low as they did not have enough funds to expand their shop.

In 2009 after Nirdhan established its branch in Fidim, the employees started going to her shop for food and drinks where she introduced herself. She got to know about the bank and soon became a member of Pashupati Group and took her first loan to expand her business. Since then, she has been taking loans from Nirdhan in a regular basis to expand her business. Currently, she has a loan of Rs. 200 thousand which she has invested in her business. She also makes regular savings deposits.

She has been saving money in her savings account with Nirdhan Utthan Bank in a daily basis and is proud of herself as she is able to withdraw it when at needs with her own cheque book. She said, “When you are the member of group you should first see your capacity and according to that you should start saving small amounts.” She added, “We should learn to make income from our investments and If I had not taken the loan to extend the shop I would not have bought the land and built the house.” She said it was possible only because of the help from Nirdhan Utthan Bank Limited and feels proud about it.

Presenter: Ms. Rita Maya Tamang, Branch Manager, Fidim Branch, Panchthar

Business and Industry Together

Bishnu Maya Pulami, 46 years old resident of Deurali Village, Ward No.4, Munsebung, Ilam is running a dairy industry and spice processing industry. Alongside these industries, she also runs a grocery store. In her grocery shop, she sells her own industrial product like chhurpi, ghee and other dairy products and spices alongside general grocery items. She collects 500 liters of milk every day to produce dairy products. Her elder son is studying BBS and younger son is attending 12th class. The businesses are run by herself and her husband and her children help out during their spare time. Alongside family members she has employed 2 external employees in a regular basis. After reducing all the expenses of the industry and the shop, she makes an income of around Rs. 60 thousand per month. She is planning to further expand her dairy industry in the near future.



She was born in a simple agriculture-based family of Fuatappa Village, Phakphothum Gaunpalika Ward No.3, Ilam. Her family was a 10-member family made up of 5 sisters, 3 brothers and her mom and dad. Her family's economic condition was not that strong and her mother had passed away when she was just 1 year old. Her father also didn't have good health. Her sisters took care of her during her growth. She got married to Prem Bahadur Pulami at an early age. After her marriage she gave birth to her 2 sons. The expenses increased after her children's birth without enough source to cover for those expenses and hence her husband started labour work at the dairy firm in Rabi Bazaar. Since he worked in the dairy industry, he became well known about production of dairy products so he wanted to start his own dairy industry. After a while, he started collecting milk and produced ghee and chhurpi and started selling it on a small scale in Deurali market.

In 2014 Bishnu Maya became member of a group operated in Deurali by Rabi Branch of Nirdhan Utthan from where she obtained Rs. 40 thousand as her first loan and invested it to expand her family's dairy industry. She got more motivated as her industry began to grow slowly. Since then she continued to take loans to expand her business. She utilized the income from Dairy and loan from Nirdhan to gradually open the spice processing plant and grocery store.

She said that at present she is not worried about her expenses anymore. She further added that during the time of unemployment and harsh economic conditions, Nirdhan's motivation and support with the required funds helped her reach a position where she can provide employment to others. She wishes to advise her friends to make proper use of Nirdhan loans to start a business in interested field.

Writer: Mr. Chudamani Majhi, Branch Manager, Rabi Branch, Panchthar

Rejoicing at Tailoring Shop: Bishnu Darji

This is a story of Mrs. Bishnu Darji who is 31 years old and is a resident of Kummayek Gaunpalika Ward No. 1, Yashok, Panchthar who is a progressive businessman. Her business started from a small room which has now expanded to two rooms. Currently she has 4 tailoring machines which are operated by herself, her husband and an extra employee regularly. She earns around Rs. 40 thousand per month.

Bishnu, daughter of Dik Bahadur Pariyar and Durga Kumari Pariyar, was born on March 1987 in Sartap-6, Panchthar District. She was born in a rural village of mountainous area in a family which was economically weak and thus had struggling, weak and painful conditions but she was a genuine and hard-working girl right from the childhood. Due to the economically weak situation of her family, she had to take care of all household works and could not continue her study after 5th grade. She used to utilize her free time in learning tailoring skills. At an age of 17 she got married in a traditional way to Tek bahadur Darji, son of Mr. Ranbahadur Darji and Mrs. Dillimaya Darji of Aangsaran-7. Within a year of her marriage she gave birth to a child. Because her husband did not have any job they had to struggle with even worse economic conditions. She thought she had to take a step forward on the tailoring skills she learned and decided to move to the town of Yashok.



In 2012, she rented a small room in Yashok where she settled with her 2 children and husband. She started tailoring business through the same room. In the initial stage, she could not generate a good income as she did not know many people in the town. Soon it became too hard to manage household expenses and hence she decided to go abroad for foreign employment. She could not earn enough money even abroad as her earnings was only enough to pay the debt and household expenses. Her husband however was continuously involved in tailoring. Slowly as the time progressed the tailor started getting more customers as they started knowing people in the town. Bishnu returned back home to continue her previous job of tailoring after 2 years of foreign employment.

When she came back from the abroad she got to know about Nirdhan Utthan and the microloans provided by the bank. She immediately became the member of a group in May 2014. She took her first loan of Rs. 40 thousand and bought a tailoring machine and other furniture equipment for her tailoring shop. She took another loan of Rs. 50 thousand and used it to buy another tailoring machine and essential equipment for the shop and also hired one tailor for the shop. She used the loans from Nirdhan to expand her tailor business which was constrained in 1 room to 2 rooms and rented a separate room for residential purpose. She also bought 8.5 dhur land in Jhapa with her accumulated earnings of Rs. 350 thousands after paying for the salary to an employee and child education.

Her family status is uplifted from where it stood in the past and she is now able to send her two children to a private school. Since, the bank provides the loans without any collateral, she said it became easier for her to expand her business. She is overwhelmed by the help and the support shown and given by Nirdhan is now happy and satisfied with her business.

Writer: Mr. Hom Bahadur Limbu, Yashok Branch, Panchthar

My identity, My Business

Tika Maya Sanjel, resident of Ilam Municipality Ward No. 4, Malate village, is a 44-year-old businessman recognized for running a grocery store and a dairy. Her dairy product is not only famous in Ilam but also recognized in the foreign country. In 2010, she opened her first grocery shop which also served tea and breakfast to passengers of Ilam Rake highway. Now her business has turned out to specialize on dairy products like chhurpi (yak's milk cheese) and other dairy product. Currently, she collects 600 liters of milk and produces many different dairy products like kurauni, chhurpi, ghee, paneer etc.



Tika Maya Sanjel was born as a 7th child of her parents in 1969 in Chisapani-7, Lumbak of Ilam District with 6 elder brothers and a younger brother. A single sister of 6 elder brothers Tika has the education up to 9th grade. She had a chance to teach children and the elderly women in her village. She was renowned for her wonderful work and her name was published in the monthly magazine called Chautari.

As the time passed, her marriage became the topic of the family and on 11th December 1996 she got married to Bishnu Prasad Dulal after receiving a good proposal. She continued her hard work even after her marriage and with a desire of establishing her own business she formed a group of 10 people and joined Nirdhan Utthan in 2010. She took her first loan of Rs. 30 thousand from the bank and opened a grocery shop in 2011. She made good profit from her grocery shop so she took another loan of Rs. 50 thousand and cultivated Hog Plum in her own land. She took another loan in 2014 of Rs. 100 thousand and expanded her grocery shop alongside producing different dairy products. Currently, she employs 2 people as well through her business.

Alongside her business she has her son studying overseers. Furthermore, she is planning to send her son abroad for higher education. She wishes to sell her products in big markets of Nepal and is working hard for it. She added that Nirdhan has played a great role in expanding her business and for that reason she will always be a Nirdhan Member and will encourage her neighbors to be the members too.

Writer: Mr. Raju Thapa, Ilam Branch Office, Ilam

Own Business, Own Rules

Samba Subba is a 34 years old entrepreneur from Panchthar district who runs a cosmetic and fancy shop in Barbote, Ilam at her own house. She has inventory of over Rs. 700 thousand at her shop which makes a daily turnover of around Rs. 5 thousand and monthly net profit of around Rs. 35 thousand. With the earnings saved from her business, Samba purchased a land of 8 anna area next to the main road and built a house where she has her shop as well. She has a son and a daughter both of school age and are attending a good boarding school nearby. Her husband also has the shop in local market. She imports necessary material for the shop from Kathmandu and Silugudi, India.

Samba Subba was born in Ward no. 5, Chilingdin VDC of Panchthar District in 1983. She was the first of 5



children in her family. The economic condition of her family was poor. She had to take care of her younger siblings when her dad and mom were at work. Samba did not get the chance to further her studies after grade six. At the age of 20 she got married to Bhim Prasad Sherma of Mangjabung, Panchthar district. Her husband did not have a permanent job and their economic conditions were very poor. They moved to Fikkal in search of either work or business. They rented a room and started living there. Soon they had two children and the household expenses kept on increasing. Her husband's general jobs didn't yield enough income to sustain their livelihood. Hence, they made up their mind to start a business and opened a small shop. Samba wanted to expand her shop but could not do so because of lack of funds.

In 2012, Samba became a member of a group operated by Nirdhan Utthan's Fikkal Branch and soon obtained a collateral free loan of Rs. 30 thousand in order to expand her business. Since the shop was doing good business she took another loan of Rs. 60 thousand for more expansion of her business. She took 6 more loans later on to expand her business. Currently, she has a loan of Rs. 200 thousand which she has invested in her fancy and cosmetic shop.

She said that NULBSL helped them a lot while they were living harsh life due to lack of money. She added that the collateral free loan provided by Nirdhan was extremely useful to expand their business and thanked Nirdhan for providing such facilities and her husband for always being the main hand in the business to uplift their living standards. She feels proud that her family is now living a prestigious life in the society because they are making sound income from their business. While working for others she had to work as they wanted and the income was less but now she feels that she is independent and prosperous.

Writer: Mr. Bipan Subedi, Assistant, Fikkal Branch, Ilam

Ramila's Professional Cow Husbandry

38 years old Ramila Thapa Magar is a resident of Mechinagar-8, Mansigaun of Jhapa District. She sells 45-50 liter of milk per day to the NMC dairy.



Ramila who was born on 29th August 1979 in Kakarvitta got married on 08th February 1999 to Yogendra Thapa Magar of Mechinagar-8, Jhapa. The mother of 2 Ramila had the challenge of feeding her children and providing them with good education but because of poor economic conditions of her family she did not have the courage and motivation needed to start up any business. However, after her business gradually became successful she became motivated to provide her children with better education and as a result her son is currently studying in Australia and her daughter is studying Bachelor's Degree Programme at Birtamode.

On November 2009, NULBSL employees visited her village to extend the microfinance program in that area. On a note of getting her old dream come true she started organizing a group to which Nirdhan would lend loans to. She became a member of a group and obtained a loan of Rs. 30 thousand to kick start her cow business by buying a cow in the initial stage. Currently, she has Rs. 200 thousand group fund loan and Rs. 500 thousand micro enterprise loan she obtained from NULBSL to invest in her business.

The business she started with one cow is now expanded to a professional business. With 7 milking cows and 4 stock cows, she currently has 11 total cows in her farmhouse. She even built a brand-new farmhouse to shelter her cows. Alongside cow husbandry Ramila is also involved in professional vegetable farming and is a well-known professional farmer/businessman of her area. Because of her hard work and dedication towards the business other members of the group are also motivated. She said that NULBSL's Programme are considered as a medium and an example for women empowerment in the society.

Writer: Ms. Sharada Bhattarai, Assistant, Dhulabari Branch, Jhapa

Apsara's plan to start up wholesale business

Apsara Timilsina has successfully establish herself as one of the trust worthy and self-reliant businessmen in Panitanki Tol near Sagarmatha Chowk, Bhadrapur Municipality, Ward No. 8 of Jhapa District. From her investment of around Rs.1.5 - 1.6 million in her retail shop she earns around Rs. 50 thousand per month. The retail shop is run by both the husband and wife and the income generated from the shop is enough to cover her household expenses as well as her children's schooling and other expenses. In the future, Apsara plans to expand her retail shop to a wholesale shop.



Apsara Timilsina was born in 1978 in Gaushala, Ward No. 5, Mahottari District and has studied up to 10th grade. At the age of 18, she got arranged married to Ramesh Timilsina of Bhadrapur-8, Jhapa. She is a mother of a son and a daughter. Since she did not get a chance to study further due to economic crisis even though she had the will to continue her study, she has committed to provide her children with higher education at any cost.

She always had the feeling to do something in her life but due to weak economic conditions of her family she didn't have the courage to start up any business. In April 2010, Nirdhan employees visited her village and gave information about their loan system and the group formation. She became a member of the group formed in her area. Apsara knew general ideas about tailoring so she took Rs. 20 thousand loan to start up tailoring business. She made average income from this business and in 2012, Nirdhan came up with commercial training program in which she participated. She then took Rs. 60 thousand loan and started a small retail shop in her own house and utilized the profit to expand the shop. Now she has almost Rs. 1.5 – 1.6 million worth of inventory at her shop. As the shop started making enough profits for her family, she got her husband to quit the job as a teacher at a local school and got him involved in the business as well. Apsara who started this business with self-confidence and willpower advises other members in her group to start a commercial business as well. She is currently making use of Rs. 250 thousand loan from NULBSL. She said that she is overwhelmed and thankful to NULBSL for providing loan and supporting financially when they needed money to start up their business. She also suggested her neighbors and sisters to be self-reliant and be a successful business woman to build up the economic status of their family.

Writer: Mr. Dipendra Kumar Jha, Assistant, Chandragadhi Branch, Jhapa

Customers Are God

Durga Devi Koirala has a readymade clothes shop in Surung Bazaar, Ward no. 3, Kankai Municipality. She makes enough income from her shop to cover her household expenses and has also bought a 15 Dhur land. Apart from that she has also added 2 kattha land near her house. And with the income from same shop she is funding her children's education at private campuses.



She was born in 1977 in Tekra village of Surunga VDC, Ward No. 4. There was a trend of migrating from hilly region to plain lands when her parents also migrated from Chhatredhunga of Terathum District to this area.

Her father agreed for her marriage as she was a bit educated and the family was involved in small business activities. Hence while studying on 10th grade she got married to Nar Bahadur Khadka who migrated from Asham of India to Surunga just a year ago. In the initial stage of her marriage everything was working fine but as the family was big and their family had only one source of income from their hotel it was not enough to cover up the household expenses. Hence, she decided to get separated from large family and start her own business. With suggestion from her family they got separated and also received Rs. one thousand to start business.

As they had business experience from their hotel they decide to invest that amount to start a readymade clothes business but due to scarcity of money they decided to bring clothes from India worth Rs. 10 thousand and started business in Surunga.

As the time passed by, it became very difficult to cover household expenditure from the business they had stated with Rs.10 thousand and they could not expand their business because of lack of funds. At the same time NULBSL formed a group in her area of which she became a member. In 2009, she took out her first loan of Rs. 20 thousand and expanded her business. As the business started making good revenue she took further loan of Rs. 20 thousand to add stock and expand her business even more. Later in 2015, she took Rs. 200 thousand loan invest in the same business. She was able to buy a land and build a house with the profit made from her shop as well. Recently, she took a loan from the bank to install solar panel in her house. Currently she has a loan of Rs. 450 thousand which she has invested in her readymade clothes shop.

At last, she said, "If you work hard and give your 100 percent from inner heart, you will achieve great success which is as good as nectar and therefore loan providing bank and profit giving customers are like god to a businessman."

Writer: Mr. Yagya Bahadur Bista, Surunga Branch, Jhapa

Life Changes from Hotel Business

Sarita Basnet is a 49 years old entrepreneur from Gauradaha, Jhapa who is well known in the society as a hard-working woman. She was able to build her own house at a cost of Rs. 1.5 million. She runs a hotel on rent which has property worth of Rs. 400 thousand. Her husband drives city rickshaw. She saves around Rs.1,500 per day after accounting for all the expenses. She has 3 children who study at a nearby school. Her children also assist her in the shop when they are free.

Sarita is the daughter of Budhhi Bahadur Basnet and Radhika Basnet and was born on 14th April 1978 at Gauradhaha Municipality-1, Jhapa. She is a hard-working, laborious and diligent person and was interested on studies right from her childhood but she could not continue her study for long. Her family was a middle-class family but still could not provide their children the education as they wished. Hence, she was more involved in household works rather than studies. At the young age of 19 she got married to Man bahadur Khadka, son of Nar Bahadur Khadka of Assam. Before proper completion of her teenage, she was forced to take responsibility of a family. After marriage she became mother of 2 daughters and a son. In 1981, she migrated back to Gauradaha in Jhapa from Assam. She had to face many problems while raising her children but she never gave up.



She decided not to sit still and with the suggestion from her family and husband she decided to operate and expand a hotel business in Gauradaha. In 1997, she thought of opening a small hotel business and so she invested the little capital she possessed into the hotel.

In 2010 NULBSL established its branch office in Gauradaha. Sarita got to know about the services and facilities offered by the bank. Later, on 18th February 2014 she became the member of a group. She thought of taking loan to expand her hotel in future but did not borrow for the time being. She took her first loan of Rs. 20 thousand on 10th March 2014 and invested in her hotel. For expanding her business even further she took another loan of Rs. 50 thousand and Rs. 100 thousand in 2015 and 2016 respectively. Later in 2017 she obtained a loan of Rs. 100 thousand again to invest on the city rickshaw and hotel. Her hard work and diligence took her business towards prosperity.

"In fact, if I didn't work hard I would not have achieved the happiness" said Sarita quoting her regular hard working and laborious days. She added, "Nirdhan Utthan Bank is in fact the bank to uplift the poor and needy people." Finally, she said that this institute really helps to uplift the poor people's economic status and wishes for the better and prosperous future ahead.

Writer: Mr. Rishi Ram Reshmi Magar, Gauradaha Branch, Jhapa

Chandrakala Magar became a Successful entrepreneur

Chandrakala Magar who lives in Shivasatakshi Municipality-1, Jhapa is a member of Nirdhan who runs a hybrid pig farming with her own strength and her family support. Her son has studied JTA which has become fruitful for her farm. Her whole family is involved in Pig Farming and they have around 50 pigs in their farm. She makes a profit of around Rs. 40 - 50 thousand per month after deducting the all the expenses except loan repayment.



Chandrakala Magar was born on 30th November 1973 as the 5th and last child of Khadga Bahadur Magar and Pabitra Magar at Failwa, Ilam. She completed regular education up to 10th grade alongside looking after animals and going to markets for household reasons. Even though the economic status of her family was poor and there were too many children in the family, her parents still schooled her up to 10th grade at a local school. Whilst studying she got married to Man Prasad Thapa Magar of Satasidham-1, Jhapa in 1996 A.D. Later, in 1997 she gave birth to her first son Yogesh Thapa.

With the happiness of having a son, she devoted her life in raising her son alongside getting involved in Cow, Goat and Pig Husbandry at a small scale. Her son completed SLC at the age of 15 and as per his wish, went to Dhankuta to study technical JTA training on his parent's investment. After her son completed his technical course, they planned to start hybrid pig farming with the initiation of her son and family discussion. The couple's hard work and their son's technical knowledge were key to the business plan in which they planned to import hybrid pig babies from Dhankuta and properly manage the simple farmhouse they had but they had the last challenge to arrange the capital required to start their business which was giving them hard time. At the

same time the employees of Nirdhan Utthan Damak Branch were on a visit to their village to form a new group.

As Chandrakala was more educated than her sisters in the village, she was considered to be intelligent and people in the village always appreciated her suggestions. The employees of Nirdhan found out about her and visited her to discuss Nirdhan's objective and different products and services which could help the people in her area. Chandrakala and her counterpart ladies felt like they found gold when looking for stone and immediately formed a group and took necessary trainings to become members of the institute. She took her first loan of Rs. 30 thousand and added two hybrid pigs in the pig farm and also upgraded the farmhouse. They started making good profits they once they paid off the 1st loan, they took second loan of Rs. 60 thousand and invested in their pig farm. These group-based loans helped her farm make good profits and the business kept on increasing. Later as the group loans were not sufficient to expand the business as she had wanted, she took a micro enterprise loan of Rs. 300 thousand with the collateral to increase the number of pig homes and hybrid mother pigs. The hybrid pigs started selling for better prices than the normal pigs and the need to go to market to sell them was also the thing of past as the buyers started coming to her house to buy hybrid pigs. To expand her business even more, she took another loan of Rs. 500 thousand after full repayment of existing loans and invested some part of the loan to buy a land in Damak as her saving were just a little bit off the price of the land. The hard work from the couple and support from their son has helped their business reach new heights. She was able to school her son and buy a land in Damak town with the income from the business. She plans to build a small house in the same land within a year's time.

Chandrakala said that Nirdhan provided the necessary capital through group loans and micro enterprise loans to help her capitalize on the ideas, skills and hard work to reach realistic progress and solve their economic problems. She added that the institute is their friend and they have to go along to utilize the bank loan in a proper way and in an interested field so the success can be achieved. That was also her suggestion to her friends and sisters who are willing to utilize the Nirdhan micro loans. She requested the institute to provide not only loans but also training programs to her sisters in order to get their entrepreneurship skills sharpened.

Writer: Mr. Basanta Khawas, Assistant, Damak Branch, Jhapa

Nirdhan Utthan's Lending made a Successful Entrepreneur

Krishna Kumari Shrestha from Deurali, Bhojpur-6, Bhojpur is a 30-year-old successful entrepreneur. The retail shop which she started at a weekly marketplace is now operated from her own house. The business which she runs all by herself makes her a monthly profit of around Rs. 40 thousand. Making good profits from a small business to walk on the path of independence, Krishna Kumari plans to invest even more in her business to expand it.

Krishna Kumari Shrestha was born in Jarayotar of Bhojpur District in 1988. She was born in a rural area but didn't face many problems during her childhood. However, after her marriage she gave birth to a child and started facing many financial difficulties and hence decided to move to Bhojpur Town to start a business. She started living in Deurali town of Bhojpur in a rented house with her husband and child. Her husband did not have good idea about financial activities in the beginning but later when he got a job in Transport office he started making some money which the couple invested in weekly market stall which brought more income for their family. She started sending her son to school and thought of not being dependent on her husband's earning. As such, she decided to continue her weekly market stall and later rented a room to establish a grocery store for regular business. With good entrepreneurial skills and great will power Krishna wanted to make her business competitive but lack of funds meant that she could not expand it as of then.



In 2015 she became a member of NULBSL after motivation from Nirdhan employees and her neighboring sisters. She took her first loan of Rs. 40 thousand to expand her business. She fully utilized the loan she obtained and as of now she has already taken loan of Rs. 180 thousand in total to expand her business. She was able to build her own house at Pragati Chowk in Deurali and has left the weekly marketplace to run her business from her own house in a regular basis. Her husband didn't care about the business that much in the beginning but as it started making good benefits he now spends more time in the business. In the recent times, Krishna has become a well known and successful entrepreneur because of support from her husband and Nirdhan.

Krishna Kumari said that due to lack of enough knowledge, experience and funding she had to face mental pressure but because of her self-confidence, good planning and help from Nirdhan she became successful in her business. She also suggests her group members to work hard and make a proper plan and move ahead to achieve success in their own path.

Writer: Mr. Madan Raj Aanchhangbo, Senior Assistant, Bhojpur Branch, Bhojpur

Hard Working Woman: Harimaya Shrestha

Hari Maya Shrestha has established herself as one of the successful and hard-working women in the society of Khadbari Municipality of Sankhuwasabha District. She runs a retailer shop worth Rs. 800 thousand while her elder son has a wholesale shop worth Rs.1.5 million and her younger son is in the Indian army. She earns about Rs. 100 thousand per month from her business. All her family members are involved in her business.

Hari Maya Shrestha is a daughter of Min Bahadur Shrestha and Ganga Maya Shrestha and was born on 30th November 1970. She was a hard-working, laborious and bright student right from the childhood but she could not continue her study for too long. She studied only up to 3rd grade. She got married at an early age of 17 with Bal Bahadur Shrestha of Lumlingtar. She could not even enjoy her childhood as she had to take responsibilities of a household. After marriage she gave birth to children. She suffered very much while raising her children but she never gave up. She decided to migrate to Tumlingtar with her family and there she started a small retailer shop and invested all the money she had in the business.



In 2011, NULBSL established its branch office at Khadbari. Hari Maya heard about the collateral free loan services offered by the institute and decided to take the loan from the bank to expand her business. On February 2012, she took membership of a group formed in her town. She took her first loan of Rs. 40 thousand and extended her business. She took her second loan of Rs. 60 thousand to enlarge her retailer shop even more. Because of her hard work and motivation her business was making good profit and heading towards prosperity.

"In fact, if I didn't work hard I would not have achieved the happiness" said Hari Maya further quoting that Nirdhan Utthan is a bank that actually helps uplift life of poor and needy people and also increase their life standard. Lastly, she wished that the bank would help even more poor people get out of poverty and wished good luck in doing so.

Writer: Mr. Santosh Adhikari, Khadbari Branch, Sankhuwasabha

Nirthan Utthan helps bring entrepreneurial change to Sita's Life

29 years old Sita Linkha was born in Mamling Municipality-4, Yakhha Chowk of Sankhuwasabha District and is well known as a cloth retailer. She has her cloth business in Yakhha Chowk where she has rented 2 rooms at Rs. 5 thousand per month. She makes an average profit of Rs. 50 thousand per month. She has bought a land worth Rs. 700 thousand and built a house on it from the income made from her shop. She is capable in carrying out necessary calculations and run her business by herself. Her husband is currently involved in a retailer shop. Successful entrepreneur Sita has plans to expand her business in near future.



Sita was born in Bana Municipality-4 of Sankhuwasabha District in a normal family with poor financial status. Because of that she only got a chance to continue her study up to 10th grade. At the age of 19 Sita got married to Sitaram Linkha from the same district. During her early days of marriage, she faced difficulties dealing with her family. As there was no sufficient source of income there were disputes in the family. As time passed by she became mother of 2 and the expenses start rising to new heights. As a result, her husband had to take up a job at coal factory in India.

In 2010, following the suggestions from Nirdhan employees, Sita became a member of Yakhha Chowk Independent Women Group associated with Chainpur Branch of Nirdhan. She took her first loan of Rs. 40 thousand to start a cloth business. She was able to make good amount of profit in her first year itself. Following the first loan she obtained loans of Rs. 60 thousand, Rs. 100 thousand, Rs. 150 thousand and Rs. 200 thousand to expand her cloth business to bigger scale.

She said that she does not have any problems now and is proud to have financed one son studying in Kathmandu and another one studying in Dharan. She added that she feels sad remembering the day her husband departed to India to work at a coal factory. She suggests her friends to make proper use of the institute's loan to invest in field they are interested on.

Writer: Mr. Surendra Kafle, Accountant, Chainpur Branch, Sankhuwasabha

Dhaka Entrepreneur Chanda

Chanda Kurungwang, 36 years old, resident of Myanglung Municipality-1 is a well-known Dhaka entrepreneur. She currently has 15 Tans (a Dhaka Sewing Machine) at her factory and is providing 15 employment opportunities. She has registered her factory at Department of Cottage and Small Industries with the name “Anugraha Dhaka Kapada Udhog”. She also has a showroom at Myanglung Bazaar for her production. She has bought a land of 1 ropani in the same place with the earnings from her business. She is schooling her children at a good boarding school and along with her husband the couple are devoted completely toward this business. She earns Rs. 90000 per month from her business and as the business is keeping her motivated she plans to expand her business in the near future.

C h a n d a
K u r u n g w a n g
was born on
October, 1979 in
Budhimorang of
Dhankuta District.

Born in a remote hilly region the economic status of her family was quite poor. She has studied up to 12th grade. She got married at the age of 22. Her husband did not have a job which led to financial difficulties in the family. They started a hotel business at Ausidada, Simle of Terathum district. The civil war at that time did not let her business success and hence she started a vegetable business at Tundikhel in Myanglung Bazaar. Similarly, her husband started road construction work alongside cooking food for the employees. As it was still difficult for her to cover up for household expenses and children's schooling expenses from the household income made, she

joined the women's group where she learned how to make Dhaka clothes and use the Tan machine. She started making Dhaka clothes soon by working in the mornings and evenings and started selling it in the local market. The clothes started selling very well and soon it was difficult for her to replenish the demand of the market. At that point she thought she would

add more machines and expand her business if she had enough funds.

In 2010, she took her first loan from NULBSL of Rs. 30 thousand after becoming member of the group and invested that amount to buy instruments and materials required for Dhaka cloth production. She took another loan of Rs. 50 thousand and bought more machines and gave employment opportunities to the women from her neighbor and even provided training to them. Since then, her business is operating at a regular basis. Currently she has a loan of Rs. 150

thousand which she has invested in the same business. Both Husband and Wife are sincere towards their business. She feels that she would not have achieved the current success if she worked for someone else. She added that she teaches her skills to others and motivate others to start a business as well.

*Writer: Mr. Narayan Neupane, Branch Manager,
Myanglung Branch, Terathum*



A Successful Hotel Entrepreneur Bal Kumari Tamang

Bal Kumari Tamang who is 34 years old from Dhankuta Municipality-8, Hile is a successful hotel entrepreneur. A business that started from one small room is now extended at her own building on her own land. She has registered her business with Department of Cottage and Small Industries as well. She is schooling her children at a good boarding school while she is actively involved in her business with her husband and an external employee. She earns around Rs. 80 thousand per month from her hotel and has plans of expanding her business in the future.

Bal Kumari Tamang was born on February 1982 in Sanne Village of Dhankuta. She grew up in an average family in the hilly district. She got married after her primary level schooling. She gave birth to her first child just a year later and at that time her husband was unemployed. Because of that they faced economic difficulties and soon they had 2 children and the expenses grew even more. Thus, she opened a small tea and food café in 2008. She had just about enough earnings to cover for household expenses and school her children. The business could not be expanded because of lack of funds.

In 2011, Bal Kumari borrowed Rs. 20 thousand to expand her hotel business through NULBSL's Hile branch by becoming member of a group run by the institute. As the business started to increase after addition of stock she developed self-confidence. Her husband supported her and seeing the hard work and income generated other family members also started to support her. As such, she took her second loan of Rs. 50 thousand and invested in her hotel. Since then she took regular loans to expand her business.

She regularly took suggestions and feedbacks from Nirdhan. She is getting good returns from her hotel.



Everyone respects those who are successful. She said that she has her reputation well established in her family and society.

Writer: Mr. Puskar Pratap Shah, Hile Branch, Dhankuta

Vegetable Farming Brought Happiness

51 years old Dukhani Tharu lives in Mrigauliya, Morang and is involved in seasonal vegetable farming in 1 bigha and 3 kathha land. She has 15 kathha land on rent for which she pays Rs. 30 thousand per month. Her husband Maniram Majhi sells the produced vegetables at the local market and the market in Haraiya and Pacham. She earns Rs. 150 thousand in just 2-3 months through her business. Alongside vegetable farming she is also involved in Goat and Cow Husbandry. She has 9 goats in her farmhouse. Both husband and wife work at the farm together. During seasons of high demand, they employ extra employees to help them at their farm. As she could not obtain education, she has plans to provide proper education to her children. Her eldest son Gambhir studies Bachelors at Biratnagar and her younger son studies at local campus. She organized marriage of her sister in law and bought a land of 5 kattha with her earnings already.

Dukhaniya was born on 21st April 1966 in Nemuwa village of Morang District. She has 4 elder brothers, 1



younger brother and 3 elder sisters. She was weak in her study and was scared that her teachers would punish her so she was reluctant to go to school. She got married at the age of 20 with Maniram Majhi from Mrigauliya. Her husband only got a chance to study up to 10th grade because of weak financial conditions of the family. Their family consisted of 7 members. They finished all their property because expenses on court cases. Her parents gave 5 kathha land as a dowry to her. She used to do vegetable farming in that land but it was not enough for her family to cover all the expenses as her husband didn't have any income source. She wanted to expand her vegetable farming but could not do it because of the lack of money.

She started her vegetable farming business by becoming a member of Mrigauliya Group operated by Biratchowk branch of NULBSL and obtaining a loan of Rs. 20 thousand from the institute. Her confidence got boosted as her business started making good earnings. The couple paired together to produce and distribute fresh vegetables. Later she took further loan to rent 15 katthas of land to expand her vegetable farming in a managed way. She has taken 5 loans from Nirdhan as of yet. She has gober gas, and inverter installed at her home.

She said that because of Nirdhan loan she could rent the land to expand her vegetable farming to a commercial level. She added that Nirdhan has been a memorial organization to them by providing loans to poor people to start their own business.

Writer: Mr. Bishwomani Koirala, Biratchok Branch, Morang

A Successful Business Women Lilawati Shah

47 years old Lilawati Shah lives in Budiganga-1, Tankisinubari of Morang District and runs a grocery store. She has property of around Rs. 200 thousand at her shop. She makes a daily sale of more than Rs. 3000 and earns around Rs. 20 thousand per month from the retailer business. She also gets involved in bulk grain sales in the seasonal periods. Her two sons are also involved in the different businesses. One of her sons drives his own Maruti vehicle while another son is doing egg business where he makes a turnover of Rs. 5000 per day. She said that even without her husband all her family members are involved in business. Adding her sons' earnings the whole family earning reach up to Rs. 5000 per day. Adding their all properties they have around Rs. 10 million worth of assets. She said with the smile on her face that her family is not only famous in the town but also prestigious.

She is a permanent resident of Tankisinubari for the last 40 years and is currently living there. She has 2 sons and 2 daughters. She has already arranged the marriage of her 2 daughters and 1 son and spent around Rs. 1



million in her daughter's marriage. She lost her husband some 10 years ago but because of continuity of their business she has achieved the current success.

When she was planning of expanding her business in 2009, she found out that NULBSL has extended their outreach in Tankisinubari so she became a member of Madhugram Women Group to start transactions with the institute. She took her first loan of Rs. 20 thousand and invested in her business. Later she took second loan of Rs. 40 thousand and third loan of Rs. 100 thousand and invested on her son's Maruti car. She said that the car is currently in operation. She admitted that her current income is better than before and gives the credit to the loan from Nirdhan and her self-confidence.

She said that hard work can make impossible things possible in life. She added that she has learned many things from the institute like expansion of business, importance of savings and benefits of groups which has made her an example of a successful businessman.

Writer: Mr. Bir Bahadur Lama (Tamang), Branch Manager, Tankisinubari, Morang

Asha Devi, A Hard-Working Woman

Asha Devi is a renowned successful businessman aged 40 who lives in Kharayo Gaun, Katahari Gaunpalika-3 of Morang District. She has rented a land of 2 kattha near her home where she has established a furniture business, Grinding Mill and a farm for her cow from which she earns a monthly income of Rs. 60 thousand. She has also bought a land of 15 dhur nearby where she has built a house as well. The business is run by herself, her husband and her sister alongside 2 external employees. Her upcoming plan is to expand her furniture to a large scale in Katahari area alongside a showroom for the furniture.



Asha Devi was born in a simple agricultural family of Khoriya Gaun, Katahari Gaunpalika-3 of Morang District. Due to weak economic status of the family and the illiteracy she didn't get a chance to study. She got married at the age of 19 with Narayan Rajbanshi of Morang District. After marriage she gave birth to 4 daughters which brought more difficulties to manage household expenditure which resulted in her living at her parent's house. Her husband also lived with her and started working in the furniture industry as a worker.

Asha Devi became a member of a group operated by NULBSL at Khoriya in 2012 following the suggestion from another member Purni Devi Rajbanshi and NULBSL employees. She said that she took her first loan of Rs. 30 thousand to start the furniture business in order to utilize her husband's skills that he learned while working for furniture industry. The couple started making good income from their business and to expand their business she took her 2nd loan of Rs. 40 thousand in the 2nd year. Later, to get their business well managed and take it to a commercial level she borrowed further loan of Rs. 200 thousand. As her husband was capable of taking care of the furniture business on his own, she borrowed another loan of Rs. 60 thousand to start a grinding mill in 2014. The couple are currently making good income operating both businesses. Currently, Asha has a loan of Rs. 120 thousand with Nirdhan which she has utilized on her businesses and is also providing employment opportunity to 2 individuals.

She said proudly on her success of both businesses that it was because of Nirdhan's help that she could start her own business and buy a 15 dhur land to make a house on it. She added that she married her daughter in a prestigious note and is schooling her 2nd daughter at a high school alongside other daughters who are attending school as well. She has also encouraged women like her in her society to start a business of their interest.

Writer: Mr. Raj Kumar Kurmi, Assistant, Biratnagar Branch, Morang

Sunita became an entrepreneur

34 years old Sunita Kumari Mandal lives in Dhanapalnath Gaunpalika-4, Korsiya and runs a grocery store at her own house. She is able to cover for the expenses of 7-member household and also school her children at a boarding school. Her family's main source of income is the grocery store that she operates and her husband's tractor business. The couple make a monthly net earnings of Rs. 50 thousand from their business. They have plans to expand their grocery store after which the couple plan to work at the grocery shop while employing 2 other employees to operate the tractor.



Sunita was born in Lakhantari, Sobhara VDC of Morang District in April, 1983. She has 3 brothers and 2 sisters in her family. Since no one in her family gave importance to education, she didn't get chance to study more than 9th grade. She got married to Arun Kumar Mandal of same village at the age of 18. After marriage she became mother of 3 children. She always had the will to do something for her children and at the same time she came to know about Nirdhan who was providing loan to Women's groups without the need for collateral and hence she joined a group operated by the institute and became its member.

At first, she took a loan of Rs. 40 thousand which she invested on her grocery shop. As the shop was making good profit she continued borrowing loans for expansion of her shop. Currently she has a loan of Rs. 125 thousand from Nirdhan which she has invested in the same business. Even though she didn't get a chance to study, she wanted to give her children a good education and wanted to see them as a good and great person. The collateral free loan gave her the motivation to start her business and the success she achieved from that business is making her an important person in the family.

Writer: Mr. Gopal Mandal, Karsiya Branch, Morang

Pancha Maya Became a Successful Business Women

47 years old Pancha Maya Magar who lives in Panbari-6 of Dharan Sub-Metropolitan is well known as one of the successful business women. She started poultry farming with very less investment and land which has now turned into a large-scale business with a large investment. Currently, she has 700 chicken, 25 goat, 2 mother pigs and a 12 dhur vegetable farming land. She has an income of Rs.70 thousand to Rs. 80 thousand per month. In her initial days no one used to trust so she took a land on half production basis for agriculture. There was no one to help her during her hard times but now she is the one who helps others in her society.

She is the daughter of Jabbar bahadur Purbchhane and Jasa maya Magar and was born on 11th March 1971 in Okhre, Dhankuta as the last child of her parents. Born on a simple family she spent her childhood playing in the fields of hillside. With 5 sons and 5 daughters alongside parents, her family was a 12-member large family. They didn't have a huge amount of land and her father was involved in politics but didn't earn any salary which made difficulties in the family to sustain lifestyle. She was sent to work at a relative's house at the age of 7 due to poverty in the family. She feels very bad remembering those bad moments of life. She never stepped her feet at any school and was a victim of bad ideas developed in the society like why educate girls if they have to eventually leave the house and go to someone else's house.

She fell in love and got married at an age of 15 with Nara bahadur Dalarmi in 1985. Her new family consisted of father/mother in law, 2 brothers in law and 3 sisters in law. At that time the society didn't accept love marriage and she suffered a lot as her in laws didn't like her and never helped her, rather gave her problems all the time but her husband never left her alone and continued supporting her in all situations. In 1987 their family got separated and they received Rs. 70 thousand, 1 steel plate, 1 water pot, 3 sacks of rice and 2 sacks of maize as their part of share.

She gave birth to her first child at the age of 20. Later in 1993 she gave birth to her second child. Her husband was unemployed so the economic status got even worse. She sent her husband abroad to earn money because of financial problems. Just before her husband left she faced great tragedy as her eldest son died from snakebite. She felt like her family was headed towards darkness but she didn't give up. Her husband returned from foreign employment after 2 years and they had one daughter in 1999 and a son in 2000.

After some time, she took loan at a monthly interest rate of 5 percent from a local rich businessman to start selling vegetable. As the money that her husband brought from abroad was not enough to run family expenses and school their children, she was bound to send her husband for foreign employment again. Even though she didn't get to study, she is schooling her children at a good boarding school from their small age to make their future bright with the money sent by her husband. She continued her vegetable farming to make earnings to





cover her household expenses. Later in 2001 she moved to Panchakanya VDC of Sunsari and built a small house worth Rs. 200 thousand with the remittance she received from her husband. From her husband's income she later built a chicken coop in which she added chicken from the income made by selling vegetables.

In 2014, NULBSL opened up their branch in Panchakanya. The employees of the institute entered her village to establish groups to which they could lend collateral free loans. Pancha Maya got to know about the products and services offered by Nirdhan and also knew that they provided collateral free loan to invest in desired business. Thus, she became motivated to open a group and did so as well. She then planned to run her poultry business. As such she took her first loan of Rs. 40 thousand to invest in her business. She utilized that fund to buy 200 baby chicks, improve the chicken coops and buy food for the chicken. She took another loan of Rs. 60 thousand and invested in buying 300 baby chicks, and a few goats and pigs. Similarly, she took another loan of Rs. 100 thousand and extended her poultry, goat, pig and vegetable farming business. With the help of Nirdhan and her hard work she currently earns Rs. 70 thousand per month. She is now become one of the examples for the whole village.

She said that everybody has some talent in them and it's just that they need to utilize the talent and keep on doing hard work then they get success and they will succeed for sure. She added, NULBSL played great role in uplifting the women status by providing loans without collateral. She feels proud of her hard work and her never giving up attitude as it pays her off. She has that prestige and respect in the society. It is all possible because of the NUB that's why she said she is so thankful and overwhelmed to NUB.

Writer: Mr. Chudamadi Poudel, Assistant, Panchkanya Branch, Dharan

Janaki's small scale of Business Changes Her Lifestyle

Janaki had been living a tough life near the canal in Ramdhuni Municipality – 3, Sunsari and was involved in street food business to make living out of it. She now has 6 katha land and a house along with buffalo which gives 7-8 liter of milk per day, Poultry farm, and a grocery shop at her own house. The villagers are shocked to see Janaki riding in her own scooter these days. She makes a monthly income of Rs. 60 thousand from her businesses and hence her in laws are also supporting her in her business activities. She sent her husband abroad for foreign employment to increase household income even more and has already repaid a loan of Rs. 200 thousand which she borrowed from Jhumka branch of NULBSL to expand her business.



She was born in 1983 in Dedi Gaun, Baklauri Municipality-7 of Sunsari District. She got married to Barun Kumar Chaudhary on the day when King Birendra was killed, i.e. 1st June 2001. She used to live in an illegal land with her family and was involved in street food business to cover up her expenses. She didn't possess any property. She gave birth to a child in 2005 who is now studying in a good boarding school.

Inspired by her neighbor Poudel she got to know about NULBSL and became member of a group in 2010. She took her first loan of Rs. 20 thousand and invested to convert her street food business into a grocery shop. She even bought gold jewelry from the savings she made operating her business. As of now she has taken 7 loans from the institute and invested all of that in her business.

Janaki said with all her happiness, “Why would not I be happy sir, I didn't have anything before and now I am running my own business. This is all made possible only because of the help from NULBSL.”

Writer: Mr. Devendra Prasad Sangraula, Branch Manager, Jhumka Branch, Sunsari

Microfinance, the support for Women Entrepreneur

43 years Sangita Rai who lives in Baraha Municipality is well known for her hotel business. Beside hotel business, she also has a poultry and pig farming. She earns around Rs. 60 thousand per month. She has employed two external employees to help in her business alongside her family.

At present, her son is studying in Japan and her daughter is in Itahari studying science in class 12. She has 4 pieces of land (20, 15, 10 and 6 Dhur) alongside the land where she has her house currently. Her family economy and the lifestyle has seen major uplift.

Sangita was born in 1974 in Rajbiraj as the first child of her parents, Chandiraj Rai and Januka Rai. She studied up to 6th grade at a school in Rajbiraj when her family migrated to Prakashpur of Sunsari District in 1985. Since, her mother died when her brothers were too young she had to take care of all responsibilities in her shoulders and had to work very hard. She passed her SLC in 1995 and got married at the age of 21 with Pari Rai of Rajabas, Prakashpur in a big family. As she grew up in a small family, she could not cope up with the



big family and hence got separated from them after 3 months. She opened a small hotel business in Prakashpur town and also work as a part time teacher at a local primary school to make her living. She gave birth to a son in 1996 and a daughter in 1999 and supported them from her hotel business and primary school teaching. When her husband went for foreign employment she had to face many problems so she quit teaching job and focused only on hotel business. Her husband got married 2nd time in 2012 so she got separated from him and without being hurt she continued her business with her children alongside her.

In 2014, NULBSL opened their branch in her village which made her excited. She gathered her neighbors and formed a 12-member group to become member of the institute. She took responsibility of center chief and after everyone else took the loan she borrowed her first loan of Rs. 40 thousand and invested on pig farming business. Once she paid back the first loan, she took another loan of Rs. 60 thousand and invested on her hotel business. After she paid back that loan she took another loan of Rs. 100 thousand and invested on further expanding the hotel business. As the business grew, she was able to save some money and it was easy for her to pay the installments of her loan.

Finally, she said that microfinance is providing many knowledge and skills to the rural women and if they continue to participate with microfinance in a systemic and in obedient way then they would not need to go anywhere for help and support. Nirdhan is providing loans without any collateral to poor people when no one trusted them for a loan and therefore the institute has been a real friend for poor people as explained by Sangita. She added that one can start up their own business even from small scale and then one day it will turn out to be a huge success of which Sangita Rai is a best example. She thanked NULBSL for their help and support.

Writer: Mr. Narayan Prasad Upadhyaya, Branch Manager, Prakashpur Branch, Sunsari

Grocery Business Woman Ramila

Ramila, who lives in a Udayapur District runs a grocery shop. She has stock of around Rs. 400 thousand at her shop. She makes sales of Rs. 4000 per day from the shop and a profit of Rs. 30 thousand per month. She schools her daughter to a nearby boarding school. Her husband is abroad on foreign employment. From the income of her husband and herself, she has bought 10 dhur land near Beltar Buspark. She plans to expand her business into her own house in the near future.



Ramila was born in Bhopu of Khotang District in 1993 A.D. She got married to Ram Bahadur Khatri of Thokshila-8, Udayapur in 2011. The 2013 flood brought great difficulties to their life as it destroyed their fertile land and converted it into useless sandy land. They did not have any other source of income rather than the agricultural land. As it became hard for them to get food for the day, they decided to move to the nearby city where her husband started labor work. As his income was not sufficient for them to sustain, Ramila wanted to help in income generation by starting some kind of business but due to lack of funds she couldn't do anything.

One fine day she found out about NULBSL loans and facilities to the poor people like her while she was at her landlord's hotel. She became member of a group and started taking loans to start up her own business. In 2013, she took her first loan of Rs. 40 thousand and started running small grocery shop. The shop was doing good which built up her confidence to extend her business further and hence she took another loan of Rs. 70 thousand and extended her business in a large scale. She sent her husband abroad for foreign employment from the money she saved from her business. Currently, she has a loan of Rs. 100 thousand invested in the shop and she is making profits of Rs. 1000-1200 per day.

She said, "Now I will call my husband back from foreign employment and will operate the business together. Nirdhan gave us chance to start up our own business and I am thankful to the bank. I hope the bank will continue to help other poor people like me."

Writer: Mr. Hemlal Basyal, Assistant Manager, Beltar Branch, Udayapur

Multiple Businesses of Rita

Rita Khadka who lives in Mukurchi of Udayapur have a retailer shop and poultry farm while her husband runs a motorcycle repair shop. Both of them are busy in their own business. They earn an average of Rs. 50 thousand per month from their businesses. They are schooling their children at a good private boarding school. From their own income, they have a 2 storey concrete house under construction.

Rita Khadka was born on 20th May 1983 in Jate VDC-6, Choulane of Udayapur District in a simple agricultural



Motorcycle Garage



Grocery Store

family. She completed her study up to SLC level. At the age of 18 she got married to Bharat Khadka of Rauta Village of same district. After marriage, her husband opened up a small grocery shop with an investment of Rs. 25 thousand. As their business was of small scale, they didn't make enough income and they didn't have enough funds to expand the business either.

When NULBSL opened up their branch in Mukurchi in 2013, she became member of a group and took her first loan of Rs. 40 thousand to add more stock in her grocery store. Her turnover increased after adding more stock. As the business increased, she took additional loans to expand her business even more. She began poultry farming alongside grocery shop. She started making income from the poultry farm as well. Since her husband had the knowledge of motor cycle repairing and they saw the scope of a repair shop in their area, they took a loan of Rs. 300 thousand to start a motorcycle garage. Both of them soon started getting more demand and more income as a result. She kept on expanding her businesses by continuously borrowing from Nirdhan. Currently, she has a loan of Rs. 500 thousand which she has invested in her businesses.

She said that the loan obtained from the bank helped them own a poultry business and motorcycle garage alongside expanding their existing grocery store. She added that only skills are not enough but skills together with hard work and capital is the key to success. She thanked Nirdhan for providing much needed capital to expand their businesses.

Writer: Mr. Gehendra Prasad Sharma, Branch Manager, Mukurchi Branch, Udayapur

A Successful Businesswoman Kalpana Karki

39 years old Kalpana Karki who lives in Ganesh Tol, Sidhhicharan Municipality-12 is a grocery businesswoman. The business that started from a small room is now expanded at her own building. She has registered her business at Inland Revenue Department, Okhaldhunga as well. From her business income, she has bought a land of 7 annas at Siddhicharan Municipality-12 where she has built a 3 storey building as well. She is schooling her two daughters at a good private boarding school. She runs her business along with her husband, mother in law and an external employee. She earns around Rs. 30 thousand per month from this business. She plans to keep on extending her grocery store as its been a good source of income for her family.



Kalpana Karki was born on 26th September 1978 at Baksa of Okhaldhunga District. She was born in hilly region and had a good family background. Her parents schooled her up to SLC level and got her married at the age of 18. Kalpana who became mother after 2 years of marriage currently has 2 daughters. Her husband was unemployed and hence they started facing financial difficulties. Therefore, Kalpana moved to Siddhicharan Municipality-12, Okhaldhunga in 2014 with her family where she started a small grocery shop. Her husband started technical works like electricity wiring. The income from there helped sustain the family living and expand their grocery store.

In 2014, employees from Okhaldhunga Branch of NULBSL reached their area to organize and operate a group. After knowing about the product and services offered by Nirdhan, Kalpana became a member of the group operated by the institute. She borrowed Rs. 30 thousand to expand her grocery store. After the expansion of the shop she started making bigger revenues which increased her self-confidence. She then kept on borrowing from Nirdhan to expand her store. As the business became bigger, her husband also started helping her in the business.

Kalpana Karki suggested everyone to start their own business and become independent highlighting the fact that her couple are enjoying working for their own business at their own house.

Writer: Mr. Sanjay Chaudhary, Branch Manager, Okhaldhunga Branch, Okhaldhunga

Hotel Business Changed Jhan Kumari's Life

Jhan Kumari lives in Soludhudhkunda Municipality-11, Beldada and operates Aashish Hotel and Lodge. Her hotel is located at Pattale Bazaar near the border of Okhaldhunga and Solukhumbu district on Sagarmatha Lokmarga. She has invested more than Rs. 2.5 million in her hotel business and earns more than Rs 100 thousand per month. She is supported by her husband and father and mother in law. She has a son and a daughter who are studying at Jorpati, Kathmandu. He has a helper on regular employment at her hotel. From this business she has bought 12 aana land and made a simple house. She has plans to build a better concrete house and manage the hotel business at a tourist area in the near future.



She was born in Jantarkhani Thade of Okhaldhunga District in 1978. She was only 9 years old when her mother passed away and didn't get a chance to study after 3rd grade. Her life became even more difficult when her father married again and brought her step mother home. At the age of 10, she went to Arunachal Province of India with her grandfather and work there for 13 years at a hotel. Later, she returned back to Nepal and got married to Budhhi Bahadur Magar of Tingla, Solukhumbu. Her family was economically weak. After marriage she resided in Namche Bazaar for 3 years where she got involved in trekking and labour works to cover household expenses. In 2011, she rented a small piece of land in Beli Danda of Tilang where she built a small hut and started running a small shop.

There were no roads when she started her business and hence she used to transport the goods on donkeys and with laborers. By 2014 the headquarter was connected by paved road. Her business started to grow but she could not expand it due to lack of funds. With suggestions from Nirdhan employees of Salleri Branch, she formed a group to take a loan of Rs. 160 thousand to invest in her hotel business. She took another loan to add a solar facility at her hotel.

She openly talks good things about NULBSL's self-reliant group and also said that it is different and amazing. She added that hard work and honesty are the key to the success and if the loans are utilized properly it's possible to achieve success in the business.

Writer: Mr. Yam Bahadur Rai/Mr. Saurav Adhikari, Salleri Branch, Solukhumbu

Jitalchhi Believes Business is the Best

30 years old Jitalchhi Rai from Achledhunga, Rupakot Majhuwagadi-2, Khotang operates a readymade clothes shop at Sangampark in Diktal Town. She currently has stocks worth Rs. 1 million at her shop. She earns around Rs. 60 thousand per month from her business in which both the husband and wife work together. Her husband buys necessary inventory for the business from different places while she stays at the shop and conducts sales. They are satisfied with the income made from the shop and are planning to invest the accumulated profits to expand their business in the future.



Jitalchhi Rai was born in an agricultural family on 21st January 1988 in Lalmu Gaun, Rupakot Majhuwogadi-6, Khotang of Sagarmatha Zone as a first child in a family of 5 which consisted of her father, mother, brother, sister and herself. Even though the economic status of the family was not very strong, she still got to study up to Bachelor's degree as her parents were educated as well. She got married at the age of 26 to Suman Mukarung Rai of Kachanakal Municipality-6, Jhapa District. After marriage she started teaching at a Boarding school for some time. Later she also worked as a market agent for a cooperative. Her husband was in Saudi Arabia for foreign employment. When she went back to her parent's home, she saw her mother involved in a group and making transactions which inspired her to start a business as well.

In 2015, she became a member of Ajambari group operated by Nirdhan's Diktal branch and took her first loan of Rs. 60 thousand which she utilized to start a clothes shop. Since the shop was doing good business, she called her husband back from abroad. Once her husband returned back she took another loan of Rs. 300 thousand to expand her business. Her husband brought back some savings which was also invested in their business. The shop was doing very good business and by the 1st year they have stocks of around Rs. 1 million at their shop accumulated through their profits.

She said that the shop being operated by both the couple makes a revenue in average of Rs. 9000 per day. She said that she is satisfied with the income made from her business after deducting all the expenses and hence will not send her husband for foreign employment.

Writer: Mr. Madhab Kumar Lahayo, Branch Manager, Diktal Branch, Khotang

Sushma Became a Hotel Businesswomen

Sushma Rai, who is 33 years old, lives in Tuwachung-7, Haleshi and is a successful hotel businesswoman. The business which she started from a small room is now operated by renting a whole building. She has even registered her business. She has already bought a land of 8 ropani in Kabre of Haleshi. She schools her children at a good boarding school. She is engaged in the business together with her husband. She earns a monthly profit of Rs. 50 thousand from her business and the profit reach up to Rs. 100 thousand at the seasonal peak times. As the hotel business has brought drastic change in her life, she has plans to expand her business even further in the near future.



Sushma Rai was born in 1990 in Aaiselukhark of Khotang District. Born on rural hilly region, her family's background was very difficult. Her parents could not provide her good education as their family was large with many siblings. After general education up to 10th grade at the age of 17 she got married to Mahadwoj Rai of Chulachuli-6, Ilam. She gave birth to a child 2 years after marriage and her husband was unemployed at that time. Because of unemployment, financial difficulties started to increase. Later in 2008, she sent her husband for foreign employment. Due to low income of her husband it was difficult for her to provide good education to her children so she thought of doing something on her own but because she didn't possess any skills it was difficult for her to even get a job or start some business. As the income her husband made was not enough to cover for household expenses, she didn't let her husband return back to foreign employment when he returned back for holiday. She moved back to her parent's town of Haleshi to open a hotel business but due to lack of funds she was not able to invest in her hotel business as desired.

In 2015, she became a member of a group formed by Nirdhan's branch. She took her first loan of Rs. 40 thousand and invested in her hotel business. That loan became her life's support. She bought necessary items for her hotel business and took a step forward on her business. As she utilized the whole loan she was motivated by everyone. Her self-confidence also increased as a result. With her husband's support and the hotel business operating successfully, she took another loan of Rs. 100 thousand to expand her business even more. As the customer were increasing day per day she kept on gradually expanding her hotel. Currently, she has a loan of Rs. 175 thousand which she has invested in the same business.

She said that instead of going abroad for foreign employment one can become more successful by conducting the business in home country. She thanked Nirdhan for the great support provided during the expansion of her business.

Writer: Mr. Shiva Bista, Branch Manager, Haleshi Branch, Khotang

A Story of Hard Working Entrepreneur Asha Devi Gupta

Asha Devi Gupta, resident of Badagama Municipality-3, Bhoraha Village, is a 33 years old entrepreneur recognized for operating a grocery shop. Her business started 6 years ago with Rs. 20 thousand which has now expanded into large business. She makes an income of Rs. 50-70 thousand per month from her business. She bought a 2 kattha land and made a 4-room concrete house with the accumulated income from her business where she currently runs her grocery shop. Alongside family members she has employed 1 external employee in a regular basis. She is planning to further expand her grocery business in the near future.

Asha Devi Gupta was born in Laxmipur-3, Madhabaniya District of Bihar, India in 1st August 1984. She was born in a well-educated and rich family with enough land. Her father also had a grocery shop. At that time, when the whole society was against educating daughters, her family supported and educated her which became an example in the society. She got chance to study up to 10th grade. She was forced to get married by her relatives even when she didn't want to. On 3rd February 2002, she got married to Birendra Prasad Gupta of Bhoraha, Badagama of Saptari District of Nepal. There were only her husband and her mother-in-law in her family. Her husband worked at Road Department. She lived an easy and happy life at her maternal home but she found very difficult to adjust in the community after marriage. They only had a house as their property and after some time her husband also left his job. She said that she used to cry a lot when she was alone remembering her conditions. As the time passed, in 2003 she gave birth to her first son and in 2005 her second son which increased her responsibilities and expenses of the family.



As the time passed, she thought she had to do something to start up own business but couldn't do so due to lack of funds. Her relatives helped her a little but that was not a sustainable way to live. She went to the local merchants in search of funds but nobody trusted her. One day, Nirdhan Utthan's employee from Kanchanpur branch visited her village and organized an informational program about their products and services. Her mother-in-law wanted to be part of the group but as she was too old to be a member she returned home empty. She explained her son and daughter-in-law about the bank's products and services. As she was grown up in India, she was not close to female community of her village so with the help of her mother-in-law she became member of a group operated by Nirdhan on 29th March 2011. On 2nd October 2012, she took her first loan of Rs. 20 thousand and made a small hut near her house where she started grocery shop. The local community had to go far for grocery purchase before she opened her shop. She got motivated as her shop began to grow slowly. She saved Rs. 150 per day to pay her installments. She took her second loan of Rs. 60 thousand and moved her shop near highway with expansion. The shop performed even better. Since then, she continued taking loans regularly to expand her shop. She is now providing good education to her children. She has become an inspiration to many women as she worked hard and became independent.

She said that ups and downs are the phases of life, you will face many difficulties in life and if you never give up and continue working hard then you will get success and reach your destination one day for sure. She added that, today she became a successful business woman only because of the help and support of Nirdhan. She wishes Nirdhan to continue providing these kinds of facilities to people like her.

Writer: Mr. Tulsi Acharya, Assistant, Branch Office, Kanchanpur, Saptari

Samima Became Vehicle Owner from Grocery Business

This is the story of 30 years old Samima Khatun, resident of Shambunath Municipality-10 Jamuwa of Saptari District who is a renowned business woman. Her business which started from a small room has now expanded to a large-scale business in Saptari District. Currently, she has 2 vehicles in operation from her business. She is schooling her children at a good school. Alongside her husband and herself, she has employed 4 external employees as well. She earns more than Rs. 200 thousand per month from her business. Her business life which started from a small grocery business has now turned into multiple businesses.

Samima, daughter of Mohamad Rasid Darjhi and Tairun Khatun, was born as 4th child of her parents in Haripur Village, Dhanushadam Municipality of Dhanusha District. She was born in a simple family and studied up to 5th grade only. At the age of 16 she got married in a traditional way to Rafik Miya of Saptari in 2000. After 3 years of marriage, she gave birth to a child. Her husband had grocery shop, rice processing machine and poultry farm at that time but unfortunately instead of profit, they faced Rs. 2.5 million loss which compelled her husband to go for foreign employment. In 4 years, her husband paid back all the credit and came back to own country with a thought to start his old business again.

They forgot the pain they suffered in the past and moved ahead with full confidence. They started again with the money earned during foreign employment in 2008. In 2013, Nirdhan Utthan's Kathauna branch formed a group in her village. They found the services offered by Nirdhan to be very useful and with the support of her husband, she formed a group. She took first loan of Rs. 30 thousand, second loan of Rs. 60 thousand, third loan of Rs. 75 thousand and fourth loan of Rs. 100 thousand and invested in expansion of her grocery business.





Later, she took a collateral based loan of Rs. 150 thousand as well. She used that loan to buy a TATA Van. This way her good utilization of loan brought more and more profits. Samima is an example of one person with many works. Later, she even took solar loan and bought a solar and a photocopy machine to diversify her business. Her every day success provided her huge motivation. She decided in 2016 to buy another vehicle. Nirdhan became their helping hand one more time. She obtained group-based loan of Rs. 150 thousand and collateral based loan of Rs. 300 thousand and bought a TATA winger with that money. As of now, she operates her grocery shop while her husband is equally hard working. They don't care about winter, summer, sun or rain and start organizing their business from 5 am in the morning. They are providing employment to 4 people in their 2 vehicles as well.

Samima has become a successful business woman today with her hard work and support from her husband who knows that there are many opportunities in our own country rather than abroad. Nirdhan's help, her husband's support and her intense hard work and patience has proved to be a great combination in Samima's success. She is happy and satisfied from the success in her business. Her prestige is increasing day per day because of her success and she is happy to be living together with her whole family.

She thanked Nirdhan for the support, suggestion, love and guideline which helped them uplift their life-style.

Presenter: Mr. Posh Raj Khanal, Assistant, Kathauna Branch, Saptari

Nirdhan's loan Made Shyam Kumari Shah A Business Women

Shyam Kumari Shah is 35 years old and lives in Malahaniya Village, Bodebarsain Municipality-4 of Saptari District. She is known as one of the successful business women. She is running a grocery shop in a room rented for Rs. 3000 per month. She makes a profit of Rs. 20-25 thousand per month from her business. She has bought 2 kathha land for agriculture purposes near Fulkahi, Malhaniya. Her business is serving full time employment for her family of 4 and one external employee. Shyam Kumari who has managed to change her life style through business is planning to invest Rs. 500 thousand to Rs. 1 million in her business to expand it to a larger scale in the near future.



She was born in a simple agriculture-based family of Khamagada village, Saptari District on 26th May 1982. Her family had weak economic conditions and thus had to struggle through painful situations. Due to weak economic conditions of her family, she couldn't continue her study after 3rd grade. At the age of 19, she got married with Laxmi Shah of Bodebarsain Municipality-4, Malahaniya of Saptari District. After marriage, she gave birth to two sons and one daughter namely Pradip Kumar Shah, Paras Shah and Pinky Kumari Shah. The expenses increased after her children's birth without enough source of income to cover for those expenses.

In 2012, her whole family moved to Bodebarsain Bazaar of Saptari District and started running a small grocery shop by renting a room. As the shop was small and did not have enough stock, they could not make good earnings from their shop.

She got to know about Nirdhan facilities and the collateral free loan from the employees of Nirdhan and hence on 21st August 2015 she became a member of Malahaniya Mahila Samaj after suggestions from the group leader Devi Shah and Nirdhan employees. She took her first loan of Rs. 40 thousand and extended grocery shop. This loan became her main tool of expansion. She took another loan of Rs. 90 thousand and expand her grocery business. She utilized hundred percent of her loan to expand her grocery business. After seeing her success, even her husband started supporting her. She took another loan of Rs. 125 thousand for the same purpose. Due to the hard work and passion of both the husband and wife toward the business, the business grew day by day. Her hard work, her husband's support and Nirdhan's cooperation has made Shyam Kumari a successful business person.

She said that she does not worry about her expenses anymore. Her one son is studying in 10th grade, another son is studying in 3rd grade and her daughter is studying in 8th grade. She said she is very grateful to Nirdhan for the support and help.

Writer: Rajkishor Prasad Yadab, Assistant, Branch Office, Bodebarsain, Saptari

Uttara Kumari: A Successful Business Women

This is the story of a successful business woman Uttara Kumari Chaudhary who is 42 years old and is a resident of Hulakitol, Lahan Municipality-8. Her business started from a small room which has now expanded to her own house. She has bought a 2 dhur land and built a 2 storey house in the same land from her business income. She is schooling her children at a good boarding school in Kathmandu. She runs her business alongside her husband, mother-in-law and 1 external employee. She earns Rs. 30 thousand per month from her business. She has plans to further expand her business as it has brought positive changes in her personal life.

Uttara Kumari Chaudhary was born in Banarjhula of Saptari District on 29th January 1976. She was born in Terai area and her family background was very good. Her parents schooled her up to higher secondary level. She got married at the age of 18. She gave birth to a son after 2 years of marriage and currently has a son and 2 daughters. Her husband didn't have any job which created financial difficulties. She decided to move to city area to do get involved in income generation. Hence, she decided to move to Lahan of Sarlahi District with her whole family. In 2012, she opened a small grocery shop in Hulakitol, Lahan Municipality. Her husband also started working in BB Group and Suppliers as a supplier which slowly increased their income and she expanded her business as well.



In 2012, Nirdhan Utthan employees visited Lahan to form a group. They visited her shop and explained about the products and services offered by them. She liked the services offered by Nirdhan and got motivated to form a group and later formed a group. She took her first loan of Rs. 30 thousand to expand her grocery shop. She utilized her loan properly which earned her motivation from others. That also increased her self confidence level. Her husband and mother-in-law also became happy to see her hard work. Her husband also started to support her. Then she gradually took loans of Rs. 50 thousand, Rs. 60 thousand and Rs. 100 thousand to expand her business. Currently she has a loan of Rs. 500 thousand which she has invested in her business. As the couple became more and more experienced at their job, the profits started increasing as well.

She said that if there is support from husband and others than nothing is impossible. She felt that it is better to do something at own place rather than going elsewhere. Uttara became a successful business woman because of her hard work, support from her husband and cooperation from Nirdhan.

Presenter: Mr. Sambhu Kumar Mishra, Branch Manager, Lahan Branch, Siraha

Helpless Binda Became an Employer

Binda Devi Shah, 46 years old resident of Sukhipur-10, Siraha is a single woman known for her successful hotel business. Her hotel/tea shop at main chowk of Sukhipur is crowded with customers from early morning which continues throughout the day. She is currently employing 2 employees at her business. Binda said that she earns around Rs. 40-45 thousand per month from her business.



Binda Devi Shah was born in Harine-6 of Dhanusha in 1971. Born in low cast poor family, she got married at the age of 15 to Laxmi Shah of Sukhipur. After marriage, her life became more complicated. She became mother of 2 daughters and a son. To get rid of difficult life style her family started a hotel business at Ghurmi Bazaar. She lost her son on a bus accident while transporting goods from Sukhipur to Ghurmi. She started her business in Ghurmi. After 15/16 years her husband suffered from illness in a regular basis. His medication cost them whatever they had accumulated so far. In the end, he also left this world. Her two daughters also got married and left her. Binda Devi was seen as the society as the useless negative character. Her neighbor gave her a room to live nearby for some time but she had problems of finding a living in long run.

In June 2012, she took loan of Rs. 25 thousand from Sukhipur branch of Nirdhan Utthan to start a tea shop after becoming member of a group operated by the same branch. Her intense hard work brought good profits. She gradually took bigger loans to expand her business. Currently, she has a loan of Rs. 100 thousand which she has invested in further expansion of her business. With her hard work she is making good earning now and as there is a saying that even god Shiva opens his third eye to wealth, her relatives are getting closer to her because of her earnings.

Presenter: Mr. Parshuram Tharu, Assistant, Branch Office, Sukhipur, Siraha

Nannu Devi Yadav Enjoying Her Buffalo Farming Business

Nannu Devi Yadav, resident of Choharwa Village, Ward No. 3, Naraha Gaunpalika, Siraha District is a successful livestock farmer. She has 5 buffaloes in her farmhouse. She sells milk to a nearby market. She earns Rs. 50 thousand per month by selling milk. From the income of this business, she has bought a 10 kattha land in her village for farming. Buffalo husbandry is providing regular employment to 3 members of her family. Her son and 3 daughters are studying at Siraha Public English Boarding School. She has plans to add more buffaloes to expand her business in the near future.

She was born in simple agriculture-based family of Arnama Gaunpalika-5, Siraha. Her family's economic



condition was not so good so she didn't get a chance to study. Another reason she could not go to school even when she wanted to was because of the wrong thinking of the society that only boys should study as girls go to other's house so they don't need to study. At the age of 16, her father arranged her marriage with Ram Ekbal Yadav, son of Raudi Yadav of Naraha Gaunpalika-3. She gave birth to a son and 4 daughters after marriage. The expenses increased but they did not have a reliable source of income. Her brother-in-law and his wife separated them from the house. She brought some money from her maternal house and bought a Buffalo to start selling milk.

She met Nirdhan employees in 2015 when they came to form a group in her village from Choharwa Branch. As per their recommendation, she became member of a group. She became influenced from the financial literacy training provided by Nirdhan employees and took her first loan of Rs. 40 thousand to buy a buffalo. She started making monthly savings after paying the loan installment by selling milk. She regularly took loans to add more buffaloes. Currently, she has 5 milking buffaloes.

She has no problems running household expenses now because of her business income. She said that even though she was born on a poor family, her struggle and hard work alongside the financial support from Nirdhan has made her prosperous.

Writer: Mr. Ram Saran Yadav, Branch Manager, Branch Office, Choharwa, Siraha

Mira Gurung Enjoying in her Business

Mira Gurung is 35 years old and lives in Bandipur, Ward No. 2, Karjanha Municipality of Siraha where she runs her tailoring shop. She has rented a room for Rs. 5000 per month where she is operating her business. She has 4 tailoring machines at her shop. She has employed 3 other employees other than herself in her business. After deduction of personnel expenses and other expenses, she makes an earning of Rs. 30 thousand per month. From the income of this business, she is schooling her son in a good English boarding school in Kathmandu. She has plans to expand her business into a training center in the near future.



She was born as a daughter of Ashok Gurung and Shashi Devi Gurung in 1982 in Siraha Municipality of Siraha District. She has 2 sisters and 2 brothers. She was a mischievous child. She studied up to SLC. At the age of 18, she got married to Umesh Shrestha. She gave birth to a son. She faced regular conflicts with her husband so she moved to her parents' house. Her father and mother also moved to Bandipur from Madar. As she had no income, she was neglected at her maternal home and people started back biting her in the society. She took a tailoring training which she wanted to convert into a business but because of lack of funds she could not do so.

In 2015, she became a member of a group of Nirdhan Utthan's Bandipur branch from where she took a loan of Rs. 40 thousand and rented a small room and bought a tailoring machine to begin her tailoring business. Her business made good income which motivated her. She took further loan to expand her business. She has taken 3 loans from the bank so far. Currently, she has a loan of Rs. 100 thousand which she has invested in the same business. She has bought more machines and provides employment to 3 others at her shop.

She said that the collateral free loans from the bank made her able to start her business. She said that her successful business has brought respect from villagers and her relation with her parents and brother & sister-in-law has also improved. She has planned to expand her business into a training center in the future and she is happy as she will obtain loan from the bank for the expansion.

Presenter: Harinarayan Yadav, Branch Manager, Branch Office, Bandipur, Siraha

Ranju Expanding her Business

This is a story of a successful business woman Ranju Devi Shah from Sikiyaki Village, Dhanusadham Municipality-3 of Dhanusha District. She started her business by selling clothes only at local market before but now she has rented a shutter for her own clothes shop in Dhanushadham town. She has also registered her business with Department of Cottage and Small Industries. He makes a profit of Rs. 45 thousand per month from her business. She has bought a 10 dhur land at Dhanushadham with her income. She is schooling her children at a local boarding school. She is planning to expand her business as this business has brought drastic change in her lifestyle.



Ranju Devi Shah was born in 1976 in Manaharpur, Madhubani District of India. Born in an agricultural family, her parent's economic conditions were very poor and as there were many children in her family, she did not get to study. At the age of 16, she got married. After marriage, she gave birth to children which increased her economic deficit.

In 2013, She became a member of Nirdhan Utthan's Dhanushadham Branch operated group and borrowed a loan of Rs. 15 thousand to expand her business. She earned Rs. 30 thousand profit in the year she added more stock. She got motivated and regularly took Nirdhan loans to expand her business.

Now Ranju is a happy business person because of her hard work, struggle and motivation towards her work. She said that the recommendations and suggestions she got from Nirdhan has become a huge support in her life. She used to work as a labor to make up for expenses before but now she runs her own business. She suggests her friends to start a business in their own field of interest by borrowing loan from Nirdhan.

Writer: Mr. Mithun Mahato, Branch Office, Dhanushadham, Dhanusha

Rubeda Khatun Became Successful in her Cosmetic Business

Rubeda Khatun, resident of Kshireswor Municipality-6 of Dhanusha District is a 46 years old businesswoman recognized for running a successful cosmetic store. Her husband works as a teacher and his income is not enough to cover all the household expenses. She has bought 5 dhur land in Mahendranagar from her business income. She is schooling her children at a good English boarding school. She has also registered her business with Department of Cottage and Small Industries. Her cosmetic beauty shop is run by herself and 2 trainees whom she has employed. She earns Rs. 90 thousand per month from her business. She is planning of expanding her business as it has made her a successful businesswoman.



Rubeda was born as last child among 1 son and 3 daughters of Mrs. Khajani Khatun and Mr. Amir Miya on 21st September 1971 in Saraswor -2, Siraha. Her father was economically strong so her childhood was spent playing and studying. While studying in 9th grade she got married to Mohammad Sabir Ali of Patawari-4, Silorwa at an early age of 14. Her husband was educated so he left her at her maternal house to complete SLC which she passed as well. When she was 17, she thought of continuing her studying while living with her husband when she gave birth to her daughter at the age of 18. During the next 4 years she gave birth to a son and a daughter in 2 years interval while also managed to complete her studies up to I.Ed. She also managed to take cosmetic training during that period.

Her husband was employed on teaching job far from their house so they could not make any savings. Therefore, she moved to the same place where her husband was employed but the expenses were increasing day per day and they also needed to educate their children. She needed an alternative source of income to manage expenses. In June 2012, Nirdhan Utthan's employees visited her village to extend their services in that area and organized a motivational program where she met them. She decided to become part of the group and take loan to establish her cosmetic shop and on 8th July 2012 she became member of a group operated by Mahendranagar Branch of Nirdhan. With some of her savings and Rs. 30 thousand loan from Nirdhan, she established her cosmetic shop. She has managed to pay for the higher education of her children from her business income. She continued taking loans and currently is using her 9th loan of Rs. 200 thousand to continuously expand her business. She has also paid off personal loans she took while buying the land in Mahendranagar. She has registered her cosmetic shop as Modern Beauty Cosmetics Store. She doesn't have a situation now where she has to go around looking for loans to expand her business. She is living her happiest moments in life.

She says that if anyone needs loan to invest in something, they can visit Nirdhan and added that if the loan is utilized properly there is no problems in paying installments. Rubeda added that the belief, help, love, recommendations, suggestions and ideas provided by Nirdhan has helped a lot in her personal life and also increased her reputation.

Writer: Mr. Ramchandra Bhattarai, Branch Manager, Mahendranagar Branch, Dhanusha

Business Changed Sushila Devi's Life

56 years old Sushila Devi, resident of Shahidnagar Municipality-3, Yedukaha, Dhanusha is involved in a business of selling edible products like Lentils, Rice, Peas etc. She also has a milking buffalo and a grocery shop in her own concrete house. She earns Rs. 25-30 thousand per month from her business. During festive seasons her business increases and she earns up to Rs. 30-40 thousand per month. She runs her business with her husband. She plans to buy the stuff on wholesale and sell it directly to Janakpur Rice Mill in the near future.



She was born in a poor family in Balarahi village, Madhubani District of Bihar India. Due to her family's poor economic conditions and backward thoughts of the society she didn't get a chance to study. At the early age, she got married with Nepalji Safi Dhobi of Yedukaha. Beside house, they didn't have anything. Within a few years of marriage, she gave birth to 2 daughters and 2 sons. The only source of income was labor work. For living she worked at other's agricultural fields with her husband and run their household from the income generated from labor works.

In 2014, She became a member of Chandani Chowk Group operated by Yadukaha Branch of Nirdhan after suggestions and inspiration from the group leader and Nirdhan Utthan employees. She took her first loan of Rs. 40 thousand and started selling cash crops like lentils, rice etc. at the local market. She got motivated at her work as the income started to grow. She took regular loans and expanded her business. Now, her business is doing great. Sushila has now started visiting markets in other villages as well to expand her business.

She said that she has no worries about the expenses of 8 people in her family. She has managed to buy a 3 kattha land while also managing household expenses. She does not go to other's fields to work anymore. She is busy in her own business. She added that the inspiration and financial support she got from Nirdhan has helped her get rid of labor works for others and use that hard work in her own business which has made her very happy.

Presenter: Mr. Ram Udgar Yadav, Branch Manager, Branch Office, Yadukaha, Dhanusha

Single Hard-Working Women: Asha Devi Jha

This is the story of Asha Devi Jha from Pidadi-13, Janakpur Sub-Metropolitan of Dhanusha District who is known as a businessperson in the society. She currently owns a cosmetic shop worth Rs. 500 thousand, a tea shop worth Rs. 100 thousand and 3 auto-rickshaw worth Rs. 600 thousand. Her business is operated by herself and her two sons and daughters-in-law alongside an external employee whom she has employed on a regular basis. She earns Rs. 80 thousand per month from her businesses. She currently owns a house worth Rs. 3 million, businesses worth Rs. 1.2 million and a concrete house worth Rs. 2 million, with total assets amounting to Rs. 6.2 million. Alongside, she also has respect, prestige and fame in the society.



She was born in Bhagwatipur-9 of Mahottari District in 1968. She got married with Jata Shankar Jha of Janakpur-13 of Dhanusha. She was living happily with her husband for 5 years. During that time, she also gave birth to 2 sons. On the 6th year of marriage, her life became darkened as her husband died prematurely. She got blamed by the society and her own parent-in-law for her husband's demise. Therefore, her father took her to her maternal home. Her family wanted to get her married again to spend the rest of the life but she rejected her father's proposal because of her

children. She got separated from her in-laws and started a small tea shop.

On 29th September 2011, with the suggestion and the help of Nirdhan Utthan employees and group members, she became a member of Nirdhan. She expanded her business from the loans obtained from Nirdhan. She took her first loan of Rs. 30 thousand for her tea shop expansion. Later, she took loans of Rs. 60 thousand and Rs. 75 thousand to invest in her cosmetic shop. Her both daughters-in-law are running the cosmetic shop. She bought an auto-rickshaw by borrowing Rs. 100 thousand from Nirdhan and employed one of her sons. Later, she took another loan of Rs. 150 thousand and bought another auto-rickshaw for her second son. Recently, she has taken a loan of Rs. 200 thousand and bought one more rickshaw and hired an employee to operate the rickshaw. Currently, she earns Rs. 50 thousand per month from auto rickshaw business alone.

She has converted her dark days into a bright happy life. She also has a great personality and fame in the society. The local merchants who were reluctant to provide loans to single women come to her for financial helps. She added that if the loans are utilized properly and without any hesitation or fear of society they help to improve the financial conditions of a person. She did not get any loan from merchants even at a higher interest rate but later got collateral free and inexpensive loan from Nirdhan which helped her uplift her lifestyle. She gives the credit of her success to Nirdhan and her hard work. She suggests her neighbors and friends by highlighting that if the loans are repaid on time and savings are made by utilizing the loan in a disciplined way then Nirdhan is always ready to provide financial support. She added that alongside providing loan, Nirdhan teaches them to make savings which can be a great life changer.

Writer: Mr. Ram Prameshwor Patel, Assistant, Branch Office, Janakpur, Dhanusha

Nirdhan a Life Success Partner

42 years old Sita Kumari from Nagrain-1, Dhanusha runs her own cosmetic shop to earn an ample income. Her income is helping her to educate her children and run household expenses.

She was born in a middle-class family of Nagrain Municipality-1, Dhanusha on 20th June 1975. Despite the backward thinking of the society, she overcame those situations with her sharp mind and studied up to Matrix



level. She was however forced to stop studies after Matrix level due to the wrong beliefs of the society which did not let girls go to school. She got married with Satya Narayan Thakur of Nagrain-3, Dhanusha in 1993. As her new family was also economically weak, her happiness from marriage did not last long.

As the time went by, within a few years difference she gave birth to two sons and a daughter. The expenses increased after the birth of her children which led to a very poor and struggling situation. However, Sita did not lose hope and planned to start a cosmetic shop in Nagrain town to make her family prosperous and educate her children. She opened her shop in 2011 which made some income and changed the life style somewhat but due to lack of investment she could not make enough earnings. At the same time, Nirdhan Utthan established its branch office in Nagrain. During a group meeting she found out about Nirdhan products and services and showed interest in becoming a member of Nirdhan. As such, she became member of Nirdhan on 1st July 2016. She took her first loan of Rs. 60 thousand and 2nd loan of Rs. 100 thousand for expansion of her cosmetic shop. She has continuously paid the installments of the loan and made some savings in a regular basis. She said that it is easier to take loan at once and pay off in installments. Because of hard work and patience from the couple their cosmetic shop has become an example in Nagrain Town. She has sent her children to Kathmandu for higher education with the help of her business income.

Sita has proved herself as a successful entrepreneur in her town. She takes Nirdhan Utthan as a partner for her successful life. She thanked Nirdhan for their contribution to increase the economy and minimize the poverty at a local and National level.

Writer: Mr. Manish Kumar Chaudhary, Accountant, Nagrain Branch, Dhanusha

Anjila Became Self-Employed and Independent with Nirdhan's Support

Anjila Kumari, a resident of Matihani-1, Mahottari is a 39-years-old successful businesswoman. She earns Rs. 30 thousand per month from her Jewelry business operated at her own house. She has bought 14 dhur land and built one 4-room semi concrete house from the income of her business. Her business provides direct self-employment to her husband and her son alongside herself. She has managed to improve her economic status from her business. She is planning of expanding her jewelry shop further in the near future.



She was born in a simple agriculture-based family of Ratauli-4, Mahottari District. She has 3 sisters and 3 brothers, and she is the youngest child among them. She did not get a chance to study as her family's economic condition was not strong and her mother passed away when she was only 7 years old. At the age of 18, she got married to Shyam Shankar Thakur of Fulgama-1, Dhanusha District. After marriage, she gave birth to two daughters and two sons. The expenses increased after her children's birth while they did not have enough source of income to cover the expenses. She moved to Matihani-1 on 4th March 2013 where she started working as a laborer while her husband started working at a jewelry shop.

In March 2015, she became a member of Matihani "Ka" Women's Group operated by Nirdhan Utthan's Jaleshwar Branch after suggestions from the group members and Nirdhan employees. She took her first loan of Rs. 40 thousand and rented a commercial shutter in Matihani to start her own jewelry shop. She took further loans continuously to expand her business. Currently, she has a loan of Rs. 150 thousand invested in her business. She has opened a grocery store next to her jewelry shop as well.

She said that at present she does not have any problems managing her expenses. She is schooling her son in an English Boarding School on 5th grade and two daughters in government school on 8th and 10th grade. She also said that she has moved on from being a laborer for others to operating her own business because of help from Nirdhan. She suggests other neighboring sisters to utilize Nirdhan loan to increase their income.

Writer: Pitambar Nath Kanwar, Branch Manager, Branch Office, Jaleshwar, Mahottari

Nirdhan Brought Happiness to the Family

This is the story of Nasima Khatun who lives in ward no. 5, Loharpatti Municipality of Mahottari District and is known as one of the successful businessmen. Her business started from a small room with little capital which has now expanded to a larger scale. The business which she started alone is now supported by her husband as well. She is running this cosmetic business in a little cottage in her own land. She also operates mobile cosmetics store by visiting customer's houses and makes a profit of Rs. 60 thousand per month. Because of good income from her business, she is planning to expand her business in the near future.

She was born in Gaingor Village of Madhubani District of India on 13th April 1973. She had 6 sisters and 3 brothers in the family. She did not get a chance to study because of poor family status, big family and wrong belief of the society to not educate girls. At the age of 16, she got married with Jibachha Shesh of Loharpatti-5, Mohattari District, Nepal. She suffered even after her marriage. After few years of marriage, her husband went abroad for foreign employment to work as a driver. Everything was going good as her husband was making good income. But this happiness didn't last long as her husband had a car accident which injured his legs and waist. Her husband returned back to Nepal after some time of accident. She faced great difficulties arranging household expenses, her husband's medical expenses and her children's education expenses. As the local merchants did not trust her, her life became more difficult day after day.



She became a member of Shree Mahadev Mahila Samaj on 21st June 2016. When no one trusted her for loans, Nirdhan Utthan became her support. She took her first loan of Rs. 60 thousand and started a fancy store. She started her business by storing fancy and cosmetic items in a small hut. As there were no cosmetic shops in her village, her shop made a great business and income started to increase. As she saw good profits from her business, she took a loan of Rs. 100 thousand to expand her business in the 2nd year. Her husband could not go to work because of his poor health conditions so they decided to expand their shop. She added items to her cosmetic shop with the loan from Nirdhan. She opened a grocery shop so that her husband could utilize his spare time. Their lifestyle has seen positive change due to the help from Nirdhan says her husband. She has 2 sons and 2 daughters. Her elder son is abroad for foreign employment opportunity. She has already got her 2 daughters married. Her other son is studying in grade 2 in a boarding school nearby.

She thanked Nirdhan Utthan for providing financial support, suggestions and guidelines which has improved her family's economic status making it easier for her to look after the family and earned her respect in the society alongside being able to provide good education to her children.

Writer: Mr. Sudarshan Thakur, Assistant, Branch Office, Loharpatti, Mahottari

Mamata Kumari Chaudhary became independent

Mamata Kumari Chaudhary, 34 years old resident of Ramgopalpur-1, Mahottari is well known as a successful grocery business person. She makes an income of around Rs. 40 thousand per month from her shop. She has bought a land of 10 dhur at Bardibas with the accumulated income from her business. Her husband helps her in operating the shop. Her husband also run medical shop having completed his CMA course. Both shops are operating at the same place in different blocks.

She was born in Malangawa VDC-9 of Sarlahi District and got married at the age of 16 with Bijay Kumar



Chaudhary of Sahasaul VDC-6 of Mahottari District. After marriage, she gave birth to two sons and a daughter. The expenses increased but they did not have a reliable source of income. Her husband was not permanently employed even though he had finished his CMA course. She wanted to start a business to generate income but couldn't do so because of lack of funds.

In 2013, she became part of a 15-member group formed in Ramgopalpur by Aurahi Branch of Nirdhan Utthan. She took her first loan of Rs. 40 thousand to start her small grocery shop. Gradually, years passed and her loan sizes also increased. Currently, she has a loan of Rs. 150 thousand which she has invested in her medical shop and grocery shop to add more inventory. Her husband said that they are also starting a Tent House from this year and for that they have rented a room and are accumulating necessary items.

She is planning to take more loan for operating the tent house. She is currently schooling her children at Ramgopalpur Boarding School. It is important to increase income as the expenses grow. Therefore, she has expanded her business by taking bigger loans and has made savings as they are important for future. Both the couple are full time employed at their own business. She said that she will need seasonal workers once the Tent house is installed. If the loans are utilized properly, customers are dealt with sweet voice, good prices and helpful thinking then the success is not far away according to Mamata.

Writer: Mr. Brijmohan Prasad Gupta, Branch Manager, Branch Office, Aurahi, Mahottari

Chandrakala Economy Changes After Vegetable Farming Business

Chandrakala Devi is 39 years old and lives in Gausala Municipality-8 of Mahottari District. She has been farming off-seasonal and seasonal vegetables in a 5-kattha land. Chandrakala's husband provides major helping hand in her vegetable farming. When the workload increases in the farm, she hires some workers on wages. She produces vegetables like Tomato, Bottle guard, Cauliflower, Carrot and so on in her farm. She sells her products in a local market with her husband. She has bought a tractor and a tally from her vegetable farming business. She leases her tractor when she does not need it at her farm. Her husband drives the tractor. She makes a profit of around Rs. 25 thousand from her vegetable farm and tractor business. She has bought a 15-kathha land worth Rs. 1 million. She has two sons and three daughters. Her children are studying in a good English Boarding School.



Chandrakala was born in Nawalpur, Sarlahi District in 1978. Her family's economic condition was not that strong and due to weak family economic condition, she couldn't continue her study after 5th grade. At the age of 18, she got married with Manoj Kumar Singh Koiri of Gaushala, Mahottari District. Her husband had 5-kathha land which they used for traditional agriculture. It was difficult to manage their household expenses from agricultural income. The couple had children and educating them became their main problem. She wanted to increase the income by cultivating vegetables that she was aware about but lack of funds was the problem.

In 2012, she became member of Bhantabari Group operated by Nirdhan Utthan's Gaushala Branch and took a loan of Rs. 30 thousand to start vegetable farming. The commercial way of farming brought adequate income in the first year. She took another loan of Rs. 60 thousand and invested in Vegetable Farming. Vegetable Farming became her regular source of income. Since then, she continued taking loans from Nirdhan to expand her business. With the loan from Nirdhan, she even bought a tractor which increased her overall income.

As their business has become profitable, the couple work at their farm throughout the day. She thanked Nirdhan for providing the loan of Rs. 30 thousand which helped her start her own business. Chandrakala Devi advises her neighbors and friends from her village to utilize the loan provided by Nirdhan and start a business they know about.

Writer: Mr. Kamalesh Kumar Mandal, Branch Manager, Branch Office, Gaushala, Mahottari

The Change Brought on Devi Kumari Thakur Lohar's Life by Furniture Business

Devi Kumari Thakur, a 36 years old resident of Ishworpur Municipality-1, Chaulikha of Sarlahi District runs a furniture business along with her husband Mr. Chhathu Thakur Lohar. Devi's husband learned the skills while working for a furniture industry and is currently running his own furniture industry. She has managed to buy a 5-dhur land from the savings of their business in Chaulikha Bazaar. The couple has built a house on the same land and operate their furniture industry over there. Her husband managed to establish his own furniture business after 5 years of hard work and learning.



Devi Kumari, daughter of Krishna Nandhan Thakur Lohar and Hari Kala Devi, was born on 5th March 1981 in Manpur-3, Sarlahi. She didn't get chance to get good education due to her weak family economy. She got married at an early age as her parents were illiterate. Her husband was the oldest son in his family and had to take all the responsibilities of the family which affected his schooling as well. He started looking for jobs from an early age. He got married at an early age as he had too many responsibilities in the family. He started learning furniture works after he got married to get rid of poor economic conditions of the family.

There was a need for funds to purchase materials required for furniture industry such as wood and tools. It was hard to get loans from merchants in the village as it was too expensive and they had to keep their property as collateral which made it difficult to start his own business. He got the solution of those problems from Nirdhan Utthan.

When the branch of Nirdhan Utthan opened in Chaulikha, Devi Kumari's and her husband's dream came true. She showed interest to become a member when a group operated by Nirdhan, Chaulikha Mahila Samaj was formed. She took her first loan of Rs. 40 thousand and invested in her husband's furniture business. She utilized the entire loan for business purposes and also helped her husband in the business. The business started to grow and started getting lots of orders. As the orders started to flow, she paid her first loan and took her second loan of Rs. 80 thousand and invested in the same business. She paid off the second loan and took her third loan of Rs. 120 thousand for the same purpose. She expanded her business even more and currently she has employed 2 employees at her furniture industry.

She is schooling her children at a boarding school. She said that there was a time when she did not manage to borrow even Rs. 5-10 thousand but now she always has Rs. 10-20 thousand handy. She gave the credit of her current status to the Chaulikha branch of Nirdhan Utthan.

Writer: Mr. Jitendra Basnet, Branch Office, Chaulikha, Sarlahi

Hard Working Hands Get Support from Nirdhan

Shova Kumari Shrestha, resident of Sano Jagatpur, Haripur Municipality-7, Sarlahi District is well-known for the successful and skillful vegetable business in whole District. She is cultivating vegetables on the basis of the regular demands of the market. She has fought different situations brought by time with hard work, will power and strong determination to make her vegetable farming a successful business. She is providing good education to her two daughters and a son with the income from her business. Her son has completed his SLC and is obtaining higher studies while her two daughters are studying at a boarding school. Her success has earned her praise in the society. She currently earns Rs. 50 thousand per month from her business.



Shova Kumari Shrestha was born in simple family in Karmaiya VDC-7 of Sarlahi District on 21st May 1976. She had two sisters and four brothers in her family. Her father was a retired police officer but because of a big family of 8 people, it was difficult to run household expenses even with agriculture and farming. As they did not have enough land, her brothers had to work as labors to run household expenses. She could not study after SLC even though she wanted to because of poverty. She spent her childhood helping her mother and being involved in household activities.

At the age of 20, she got married with Namasaram Shrestha of Sano Jagatpur, Haripur VDC-7, Sarlahi District in 1995. She was hoping of bright future after marriage. She gave birth to a son after some time and after 5 years she gave birth to a daughter which she considered as “Laxmi”. Our society considers daughters as useless but she did not accept that and accepted her daughter as important family member. She wanted to provide bright future to her children and made a promise to herself but she could not do so because she had no money. She took loan from a local merchant at very high interest rate to help in the growth and studies of her children but this only made her economic conditions worse. She thought she had to do something and become independent, hence, she decided to move to Nawalpur of Sarlahi District.

She moved to Nawalpur with her husband and 3 children and it became difficult for her to manage living expenses for 5-member family. She came to know about Nirdhan who were there to help women by making them capable and independent by forming a group and disbursing collateral free loan. She became very happy to see Nirdhan come to her life as a bright light. She learned about products and services of the institute and

took a 9 day training on financial literacy to become a member of a group called Sanojagatpur Mahila Samaj operated by Nirdhan on 20th March 2013.

She decided to borrow the funds required for her to conduct vegetable business. She took her first loan of Rs. 20 thousand on 23rd May 2013 and started her vegetable business. She took her second loan of Rs. 10 thousand to establish a small hut in order to sell vegetables. Slowly, she started to pay the installments and make savings from the income she made. She took another loan of Rs. 40 thousand to expand her business which was focused on one market to reach other markets as well. She took her forth loan of Rs. 65 thousand to expand her business and later took her 5th loan of Rs. 80 thousand to rent a shutter in Nawalpur Market to expand her business. Slowly she started achieving success in her business. She currently has a loan of Rs. 130 thousand which she has utilized on same business. She credits her success to Nirdhan and said she will never forget Nirdhan's support.

Today, her two daughters and one son are studying in a good school. She even bought some land and build a concrete house for herself. She feels proud when people praise her for her hard work. She said that hard work, patience and utilization of loan leads to success. She expressed her thanks to Nirdhan Utthan for providing her opportunities and promised to continue her hard work.

Writer: Mr. Dilli Bhandari, Assistant, Nawalpur Branch, Sarlahi

Chitrarekha: A Readymade Clothes Businesswoman

This is the story of 49 years old successful businesswoman Chitrarekha Devi who lives in Sisaut, ward no. 4, Ramnagar Gaunpalika of Sarlahi District. Her business started from a small room and has now expanded to her own house. She has also bought 15-dhur land from the accumulated income of her business. Among seven members of the family, she is schooling her three grandchildren are studying at an English Boarding School in Sisaut. She runs her business with her son. She earns Rs. 65 thousand per month from this business. She is planning of expanding this business in the near future as it has brought drastic change in her life.



She was born in a rural village of Sitaula, Sarlahi in 1968 on a family which was economically weak and therefore she had to face struggling, weak and hard conditions. Due to weak family economy she only got a chance to study up to 4th grade. At the age of 16 she got married and became a mother of a child within a year. Her husband, Punya Dev Shah was unemployed. Chitrarekha who had strong will power wanted to open a small business but couldn't do so due to lack of funds.

When she got to know about the facilities provided by Nirdhan Utthan from her neighbors, she became a member of Nirdhan's group in 2015. She took her first loan of Rs. 40 thousand and started a readymade clothes shop. As her business started making good profits, she kept her loan discipline and took a loan of Rs. 100 thousand to expand her business. She has now expanded her shop in 2 rooms in her own house with the income she saved from the small shop and a loan of Rs. 150 thousand from Nirdhan.

Chitrarekha who was only a little educated is now successful because of her business. She said that its only possible to become successful by operating own business rather than working for others. She used to work for others in the past and always faced hard situations but now she is successful because of her own business. She wanted to suggest other women out there to start their own business as well.

Writer: Mr. Jayaram Shah Rauniyar, Assistant, Godaita Branch, Sarlahi

Life Chanced Through Nirdhan Loan

Sikiliya Devi, resident of Chauharwa VDC-7, Sarlahi, is a 45 years old woman known for her successful vegetable business. She started her vegetable farming business on 1-kathha land and as the income grew she became more confident. Currently, she is cultivating her vegetable on 2-bigha land, part of which is rented. She has managed her household expenses, her two sons' schooling expenses and got her three daughters married in a respected way from the income of her business. She works at her farm with her husband and has also employed 5 other employees to help her expand her business. She earns Rs. 80 thousand per month from her business. She managed to buy a 1-bigha land and made a beautiful house with her business income. She is planning to expand her vegetable farming as one of the best vegetable farms of Sarlahi District in the near future.

She was born in Hirapur village, Ramban VDC-6 of Sarlahi on 3rd May 1972. She was born in southern part of Terai which lacked pretty much everything. She didn't get chance to study due to backward thought of the society and weak family economy. At the age of 16, she got married with Upendra Mahato of Hirapur. Her husband was unemployed and uneducated which made her to go through



with many difficulties in the family. She wanted to start some small business and proposed it to her husband but he said that even he wants to start some kind of business but he does not have any funds to start anything. This made her sad but she did not give up.

After a while, with the mutual understanding of both husband and wife, they planned to cultivate vegetable farm by taking leasing a land. They searched for loan everywhere but nobody trusted them. While talking to her neighbor she found out that Nirdhan Utthan is forming groups and providing loans to poor women in the nearby village. She reached there during center meeting with her husband and explained her problems to Nirdhan employees. She learned about the services and processes of Nirdhan and formed a 25-member group in her own village. She took her first loan of Rs. 30 thousand and invested on vegetable farming. She utilized her loan properly and paid the installments on time as well. She then continued to take loans and expanded her business and even bought a tire vehicle and a pumping set to transport her vegetables to market.

Sikiliya Devi openly says that today she is one of the successful vegetable businessman only because of the help of Nirdhan Utthan loans. She got her three daughters married in a proper way. She even bought 1-bigha land and made a house. She added that at present she doesn't need to worry about expenses.

Writer: Mr. Yubaraj Gautam, Assistant, Branch Office, Barahathawa, Sarlahi

Champa Kumari Rai became a Successful Farmer

Champa Kumari Rai is a 51 years old resident of Gaidatar, Chandrapur Municipality-3. She is well known as a successful farmer. She said that Nirdhan helped a lot for her to become one of the successful agricultural businessmen. She has 7 cows, 5 buffaloes, 2 pigs and 4 goats in her farm located in Chandrapur-3, Gaidatar. She delivers 40-50 liters milk to a local dairy. Her husband helps her regularly in this business.



In 2012, she became the member of Nirdhan Utthan and took a loan of Rs. 20 thousand and bought a cow. Her husband reached Sri-Lanka to go to South Africa for job opportunity but he was unsuccessful. They paid around 600 thousand to the agent who did not return the money back. They had to sell their land to pay the loan they took. She did not give up, instead she took loans of Rs. 60 thousand and bought 2 hybrid cows and started commercial animal husbandry. They slowly increased the number of cows by borrowing larger loans from Nirdhan. She currently has a collateral based loan of Rs. 450 thousand and group-based loan of Rs. 70 thousand which she has invested in her animal husbandry business. She has managed to educate her 3 daughters and 1 son up to 12th grade and also got her 3 daughters married with the income from her business. She said that from the income made from cow husbandry, she has never faced difficulty paying her loan installments. She has paid off her previous outstanding loans and also managed to buy a patch of land. She currently earns Rs. 40-50 thousand per month easily. She gives the credit of her success to Nirdhan.

She said that there is Nirdhan for those people who wants to start something for themselves but lack funds. She added that she will continue taking loans from Nirdhan to expand her business and motivates her neighbors and friends to take loan from Nirdhan to start their own business.

Presenter: Mr. Surya Bahadur Basnet, Branch Manager, Chandranigahapur Branch, Rautahat

Nirdhan Utthan's Loan Made Independent and Successful

This is the story of Manjushree Devi who lives in ward no. 4, Garuda Municipality of Rautahat District. Her business started from a small room as a cold store which has now expanded to cold store and gas dealer shop. She earns more than Rs. 100 thousand per month from this business. She has bought 2 motorcycle, 1 mini-truck and 1 e-rickshaw from her business income. She has bought 8-dhur land next to the highway and 5-dhur land 50 meters away and also built a 2-storey house with four rooms. As it became difficult to operate all the businesses by the couple, they have employed 5 employees to help them in their business. Her four children are studying in nearby English Boarding School while her one child is studying in Kathmandu.



Manjushree was born in a simple family of Haripurna VDC, ward no. 5, Sarlahi District on 16th February 1984. She got chance to study up to 10th grade. At the age of 16, she got married in a traditional way with Santosh Kumar Chaudhary of ward no. 3, Janakinagar VDC in 1999. Manjushree Devi gave birth to a child within a year of marriage. Her husband didn't have any job. Her husband went to Garuda of Rautahat District to find work.

They did not have a good business idea in the new place and opened a small cold store to sell fanta, coke, sprite etc. They somehow managed to cover the expenses for the family of three. They wanted to expand their business but they lacked funds. In 2004, Nirdhan Utthan established their branch in Garuda and she got to know about the services and facilities offered by Nirdhan. She became a member of a group operated by Nirdhan and borrowed her first loan of Rs. 12 thousand to invest in her cold store. As the business expanded, her income also increased. She continued taking bigger loans from the bank to expand her business to a larger scale. Till now, she has taken 16 loans and currently has a loan of Rs. 300 thousand in investment.

Nirdhan Utthan's suggestions, support and guidelines and the couple's hard work made them successful business figures in the society. She said she is thankful to Nirdhan Utthan for the continuous help and support.

Presenter: Mr. Ishwor Chand Chaudhary, Branch Manager, Branch Office, Garuda, Rautahat

Poultry Businessman Kanti Devi

Kanti Devi, 50 years old resident of Chandiya village, ward no. 9, Basantapur VDC, Rautahat was dependent to her husband but now she is one of the successful poultry businessmen and earns Rs. 40 thousand per month. She runs the household expenses and also makes a savings from her income. She has also bought 1-kattha 10-dhur land from her income. She is planning of expanding this poultry business and add more chicken in the near future as this business makes her a good income.



Kanti was born in Nanakar village, Sitamadi District of India in a poor family. Her family's economic condition was not that strong and her father died when she was 10 years old. Due to weak economic situation of the family, she used to help her mother in household activities. At the age of 18, she got married with Umakanta Kurmi of Rautahat District, Nepal. She gave birth to two sons and three daughters. As the whole family was dependent on her husband's income they started facing difficulties managing household expenses.

In 2016, she took membership of Nirdhan Utthan from Gaur Branch after suggestions and motivation from the employees of Nirdhan. She took her first loan of Rs. 10 thousand and opened a small poultry farm with help from her husband. She made an earning of Rs. 20 thousand from the first investment. She took another loan of Rs. 60 thousand and extended her business. Currently, she has a loan of Rs. 100 thousand with which she has added 1500 chicks and is running her poultry farm in a managed way.

She said that she has been running her poultry farm with her own knowledge and skills however, she has not obtained any trainings and wishes to get trained in the future. She thanked Nirdhan for providing loans easily which has helped to promote her business.

Writer: Mr. Shyam Kumar Chaudhary, Assistant, Branch Office, Gaur, Rautahat

Usha Became an Employer

This is the story of Usha Devi from Bankul, Rautahat who started a small shoe shop in 2007 with Rs. 5 thousand which has now expanded into a large scale business with inventory worth Rs. 2 million. She currently sells shoes, slippers and electronic items at her shop. She has also bought 1-bigha land, a tractor and built a 2-storey concrete house with the accumulated income of her business. Her daughter is studying B.Ed. and her son is studying in 9th grade. She has provided employment opportunity to 3 others apart from her family member in her business.



Usha was born in Karaiya, Motihari District of India and got married with Shambhu Mahato of ward no. 7, Sarmujaba VDC, Rautahat in 1999. She got married at an early age. The economic condition of her house was very weak. It was difficult to run household as her husband was unemployed. She wanted to start her own business but couldn't do so due to lack of money and she did not even have any land to make collateral for loans.

In August 2006, her husband met the employees of Nirdhan employees of Basantapatti Branch. He learned about the products and services of the bank and asked his wife to form a group. She took her first loan of Rs. 5000 in 2006 and started her business. She regularly took loans and expanded her business. Till now, she has taken 10 loans and currently has a loan of Rs. 500 thousand which she has invested in her business.

She said that if there is acceptance and support from the family, and loan is utilized properly then a business can be started from a small amount and can be upgraded slowly. She said that she became successful after becoming member of Nirdhan.

Presenter: Mr. Sunil Kumar Singh, Branch Manager, Branch Office, Basantapatti, Rautahat

Kanchi Pariyar's Business Expansion

Kanchi Pariyar, 32 years old resident of Piluwa, Dumarwana, Bara District is running a modern design boutique (tailoring shop) in her own house. She has the raw clothes worth Rs. 1.2 million at her shop. She runs her business with her husband. Her husband specializes on making coat, pant, shirt and every other men's items. Kanchi sells cosmetic products and clothes from the same shop. She doesn't have to pay any rent as she runs her business from her own house. They earn Rs. 50 thousand on average from their shop. She has a son and a daughter who study at Jyoti Sadan English Boarding School.

She was born in 1986 in Dumarwana of Bara District. Her family consisted of six members which included herself, her 3 brothers and her parents. They did not have any land. Her father used to work as a simple tailor to make income for the family. It was hard to cover household expenses with her father's income alone. She used to help her father in his job and slowly



became skilled at the job. She had to wait for festivals to eat good food. She got to study up to primary school only. She got married with Rajesh Kumar Pariyar of Sarlahi District at the age of 22. Her father-in-law died and the brothers got separated after a year of her marriage. They got property worth Rs. 50 thousand only during separation. She sold the property and bought 10-dhur land near her maternal home with that money but could not make a house to live as they did not have any more money. They did not have anything to eat. Kanchi and her husband both knew tailoring so they thought of starting tailoring shop. They started living in Dumarwana with the help of her parents and neighbors.

In 2010, she became member of Piluwa Group operated by Simara Branch of Nirdhan Utthan and borrowed a loan of Rs. 20 thousand to buy a tailoring machine and started tailoring shop. She was able to make a profit of Rs. 50 thousand in the first year. Since then she is taking loans regularly to expand her business. She has taken 5 loans from the bank so far. She currently has a loan of Rs. 2 lakhs which she has invested in her business. She is successful because she has utilized the loan properly.

She said, "When no one believed me, Nirdhan believed me and provide loans without collateral. I utilized the finance and financial literacy offered by the bank. As a result, my business has expanded now. I have built a house in my own land from my business income. Everyone recognizes me now. I have prestige in village and society. This is all Nirdhan's contribution. We both have enough work. We don't have problems of small amount of money. I recommend my friends to start their own business of their interest by borrowing loan from Nirdhan."

Writer: Mr. Binod Ram, Branch Manager, Simara Branch, Bara

Dev Kumari became an Owner from a Labor

43 years old Dev Kumari Tharuni from Seritol, Amab VDC-2, Bara District runs a grocery shop. She has goods worth Rs. 200 thousand at her shop. She sells household and kitchen goods of daily use, soap, washing powder, cold drinks and many other grocery items at her shop. She makes a sale of Rs. 5 thousand per day and earns a profit of Rs. 15 thousand from her business. Her family consists of herself, her husband, two daughters and a son. Her husband is employed in Saudi Arabia. She runs her business herself and her daughter helps her during spare time. Her son studies in I.Sc. and her daughter is in 12th grade while she has married one of her daughters already. She has plans to expand her business in the future.

She was born in 1975 in Amab VDC-1 of Bara District. She has two sisters and one brother in her family alongside her parents. Her parents didn't have their own land so they leased others land in half earnings. She



only studied up to 5th grade. At the age of 15, she got married with Jayagovinda Prasad Chaudhary of Amab VDC-2, Seritol. Her husband only had a house as his property. She gave birth to 3 children. Her husband worked as a labor sometimes in India and sometimes in his own village. It was very difficult to operate household expenses from his earnings. Dev Kumari wanted to do something herself but could not start anything due to lack of funds.

In 2003, Nirdhan Utthan employees from Kolhabi Branch visited her village in the process of forming groups. She became member of a group operated by Nirdhan and took her first loan of Rs. 15 thousand and opened a small grocery shop by buying goods in wholesale from Kolhabi Town. She got motivated as her business operated well. She took another loan of Rs. 30 thousand and invested in her shop. She continued the expansion of her business through more loans. Currently, she has a loan of Rs. 150 thousand which she has invested in her business. She sent her husband for foreign employment as she could handle the shop by herself and they would need more money to provide good education to her children.

She said, "In the past it was very difficult to earn food for 2 times a day while working as labor. Today I always have Rs. 10-12 thousand handy. I have educated my children from the business I opened with Nirdhan loan. I have a savings of around Rs. 130 thousand in the bank. Business is operating well. I was able to start my own business because of collateral free loan offered by Nirdhan."

Presenter: Mr. Ram Sunesh Chaudhary, Assistant, Kolhabi Branch, Bara

Nirdhan's Loan Made Jamuna A Businessman

Jamuna Kumari Parkhin, 34 years old resident of Haraiya, ward no. 17, Simara Metro-Municipality, Jitpur is a successful businessman. Her business started from a small room which has now expanded in own house. She currently runs a grocery store and a tailoring shop. She has bought 12-dhur land in Nijgadh from her business income. Her children are studying in good English Boarding School. She is involved in her business with her husband and 3-4 tailoring trainees. She earns Rs. 35 thousand per month from her business. She is planning of expanding her business in near future as it has brought positive change in her life.



She was born in Baldevchaur, ward no. 1, Nijgadh VDC, Bara District on August 1983. She was born in a poor family with struggling, weak and painful background. She didn't get chance to get higher education as she had several brothers and sisters. She studied up to 10th grade while also working in the farm field. She got married at the age of 22. She became a mother of a child within a year of marriage and her husband was unemployed at that time. Because of that the economic conditions worsened. In 2006 she gave birth to another child. In the same year she faced great difficulty because of fire. She wanted to start her own business but lacked capital to start it up.

In 2007, the employees of Nirdhan Utthan from Ganjabhawanipur Branch came to her village to form a group. She felt like finding god while looking for stone and learned about the facilities and the microloans provided by Nirdhan. She formed a group as she liked the products and services offered by Nirdhan. She became member of the group and took her first loan of Rs. 20 thousand and bought a tailoring machine. That first loan became her life changing tool. She started making good income and her confident level also got a boost. Seeing her hard work and success, her husband also supported her. She took another loan of Rs. 25 thousand and opened a grocery shop. She continued both businesses alongside. She started receiving tailoring orders every day. As the business ran well she took further loans to continuously expand her business. Currently, she has a loan of Rs. 200 thousand invested in her business.

She said, "The guidelines and suggestions from Nirdhan and my hard work has made a poor person like me a successful businessman. Because of the business all of us in the family are living together. Income is good and there are no problems of managing expenses. Nirdhan has made a big impact in my life."

Presenter: Mr. Hridaya Narayan Yadav, Branch Manager, Branch Office, Ganjabhawanipur, Bara

Basmatiya Devi Source of Income: Vegetable Farming and Piggery

This is the story of Basmatiya Devi who lives in Sano Dohari, Ward No. 2, Kalaiya Sub-Metropolitan of Bara District who is a professional vegetable and pig farmer. Currently, in her pig farm, she has 3 female pigs and one male pig. She is rearing 3 female pigs for production of baby pigs. Sometimes she sells the baby pigs and sometimes raise them and sell for meat purposes. Along with pig farming, she is cultivating off-seasonal and seasonal vegetables in 5-kattha land. She sells her vegetable products in Kalaiya Bazaar. She operates her business with the help of her husband. She earns around Rs. 500 thousand per year after deducting her direct expenses. She has 4 children among which one son and one daughter has already got married. 3 of her children left school at 10th grade but her last daughter Anita is studying BBA in Kathmandu. She has built a four-room concrete house by buying 10-dhur land.



Basmati Devi, daughter of Anawat Chaudhary and Alobit Chaudhary was the eldest child of her parents, born in 1969. She didn't get a chance to study. At the age of 15, she got married with Bhular Chaudhary of Dohori VDC. She had 11 members in her family after marriage. Her maternal house was somewhat rich but her new house had financial difficulties. They had a small 4-room house and 5-kattha land which was not well irrigated so they could not even make up for 2-time food per day. It was impossible to cover basic needs without working as a labor at local merchant's land. She

got involved in labor works along with her family within a few days of marriage. They used to get 3 kg rice only from the labor work and when they had no labor works available they had to feed themselves only once a day. She became mother of 2 sons and 2 daughters after marriage. They fed their children by undertaking labor works.

In 2003, She became the center chief of a 15-member group formed by Nirdhan Utthan's Kalaiya branch in Dohari village. She took her first loan of Rs. 6000 and invested 3000 to buy 2 baby pigs and another 3000 to buy a tailoring machine to start her business. She took her second loan of Rs. 20 thousand and extended her pig farming by constructing 2 pig houses and adding 4 pigs. She took her third loan of Rs. 30 thousand and started a poultry farm. From the fourth year, she started commercial vegetable farming. In 2009, she bought 10-dhur land with her business income and in the same year she took house construction loan from Nirdhan to construct a 4-room house. In 2017, she bought 1-kattha land for Rs. 700 thousand. Till now she has taken 17 loans from Nirdhan and currently has a loan of Rs. 500 thousand invested in her Vegetable and Pig Farm.

She said, "Nirdhan trusted us and provided loans for business and pig farming training which encouraged us to start up our own business and made us capable to provide good education to our children. Today I am able to run pig farming and vegetable farming from my own house which has helped me to manage necessary expenses. I have advised other friends to utilize the loan and make an income."

Presenter: Guddi Shreevastav, Branch Office, Kalaiya, Bara

Sumintri Devi Paswan Became an Employer

Sumintri Devi Paswan, 54 years old resident of Ekbaniya, Feta Gaunpalika-1, Bara is involved in Buffalo and Vegetable Farming business. She sells milk from her 3 buffaloes. She sells 18 liters of milk every day. She makes a profit of Rs. 15 thousand after deducting direct expenses from the sale of milk. She has been cultivating off-seasonal and seasonal organic vegetables commercially in 3-kattha land. She grows vegetables like Okra, Bottle guard, Cauliflower, Radish, Carrot etc. in her farm. She sells her products in markets of Birgunj and Kalaiya. She makes a profit of around Rs. 12 thousand after deduction of direct expenses from her



vegetable farm. She has 13-kattha land. She has bought 2 tractors and a thresher. Thresher runs only during seasonal periods. She rents her tractor to others and for delivery purposes while not being used at her farm. She makes a profit of Rs. 40 thousand from her tractors. She earns around Rs. 60 thousand per month from all her businesses combined. Her husband helps her with her business and she has employed a driver and helper to operate the tractor.

Sumintri was born in Bihar of India with two sisters and two brothers in her family. Her family background was very weak as they had problems managing their basic needs. She could not go to school because of the same reason. At the age of 14, she got married with Dinanath Paswan from Feta. She had 12 members in her new family. Her father-in-law and her husband used to work as labor. It was very difficult for to run the family with the labor income. She became a mother of 2 children. They started having concerns about how to run the family, provide good education to their children, get brother and sister married and many more. The couple was struggling because of lack of income source.

In 2004, she became member of a group formed by Nirdhan Utthan's Parsauni Branch. She took her first loan of Rs. 15 thousand and bought a buffalo and started selling milk. She took another loan and added another buffalo. She regularly took loans and started vegetable farming. She started making income from there as well and later bought a tractor and thresher with her savings and loan from Nirdhan. She has taken 16 loans from the bank so far and currently has a loan of Rs. 300 thousand invested in her business.

She said, "The bank provided financial literacy and collateral free loan and because I utilized the loans properly my financial status is good at present. We used to run our family by working as labor but today we are able to provide job for others. Nirdhan has helped me a lot and I will never forget that."

Presenter: Nandunath Kanwar Yogi, Branch Manager, Parsauni Branch Office, Bara

Manju Devi: A Proud Industrialist

Manju Devi is 44 years old and lives in Simraungadh, Ward No. 6, Simraungadh Municipality and is a successful businessman. Her business started from a small room as radio repair shop which has now expanded as mobile shop and general store in her own house. She has already bought 1-kattha land in Simraungadh Municipality. Her children are studying at a good English Boarding School. Her elder son has completed Bachelor level education and is currently successfully running mobile repair shop while she and her husband are running general store business. She earns Rs. 60 thousand per month from her business. She is planning of expanding her business even more in the near future.



She was born in Amritgunj, Bara District on April 1973. She was born in rural village of Bara district in a family which was economically weak and thus had struggling and painful conditions. Due to many members in family, she didn't get a chance to study further after SLC. She started her married life at the age of 18. She entered her new home as 2nd daughter-in-law and had to carry out all the household activities. Within a year of marriage, she gave birth to a child. Her husband didn't have any job which brought financial difficulties. She decided

to cultivate vegetables and get involved in farming to generate some income which they later started. Her father gave her a small patch of land in Simraungadh as dowry where she started a small cosmetic shop by constructing a small hut. They started making some income from their cosmetic shop but it was not enough to cover all the expenses. She wanted to start a mobile shop with suggestions from her elder son but could not do so because of lack of funds.

In 2001, Nirdhan Utthan already established their branch in Simraungadh. When she knew about the facilities and the microloans provided by Nirdhan from the employee of Nirdhan, she became motivated and became member of the center no. 103. She took her first loan of Rs. 10 thousand and opened a mobile shop. She got motivated when her business began to grow slowly. She continued taking loans and continued expanding her mobile shop business which gave her more confidence. The business was run by herself and her husband. She took another loan of Rs. 20 thousand and invested in her business. She took regular loans for her business expansion after that. Her shop started receiving retail and wholesale orders on a daily basis and they became more and more experienced at their job making their business more successful.

She said that due to this business, all the family members are living together. She feels overwhelmed and thankful toward Nirdhan for the support, suggestion and the guidelines shown by the institute. She feels proud of herself for being a successful industrialist.

Writer: Mr. Santosh Kumar Datta, Branch Manager, Branch Office, Simraungadh, Bara

Sanjha Became A Successful Businessman

Sanjha Devi, 30 years old, resident of Devtal VDC-4, Bara District and is known for the successful cow farming business. She has 4 calves and 7 milking cows making a total of 11 cows in her farm. She sells 45 liters of milk to a nearby dairy every day. She earns around Rs. 45 thousand per month after deducting all the direct expenses of the cow farm. She has also registered her cow farm in district livestock service center with the name Katawasimai Cow and Buffalo Farm. Her husband also does a business of renting house construction materials. She has 5 children who are studying in good English Boarding School. They also made a bio-gas plant in their house. She has bought a motorcycle for her husband and 1-kattha land from the accumulated income of her business. She is planning of expanding this cow farming business in near future.



She was born in Majhahariya of Bara District in 1988. At the age of 16, she got married with Lal Mohan Prasad Yadav of same village. She became a mother within a year of marriage and later became mother of 5 sons. The expenses increased after her children's birth but they did not have enough source to cover for those expenses as her husband did not have a permanent job. She was thinking of starting her own business to make regular income but could not start it due to lack of funds.

In 2014, she became member of Nirdhan Utthan's branch of Telkunwa and took her first loan of Rs. 40 thousand and started a business of renting house construction materials. She took her second loan and started cow farming. She got motivated from her cow business and regularly added cows to her farm. Currently, she has a loan of Rs. 150 thousand with which she added two more cows in her farm.

She said that Nirdhan has provided her collateral free loan for business at a time when she desperately needed investment. She is schooling her children even though she did not get good education. She wished all the best to the bank as it became her life changing partner.

Writer: Mr. Suresh Bahadur Tharu, Assistant, Branch Office, Telkunwa, Bara

Manju Enjoying Cow Farming and Milk Production

Manju Devi Acharya is 34 years old and lives in Katani village, Ward No. 3, Parsagadhi Gaunpalika of Parsa District and is involved in commercial cow farming business. She has 10 small and grown up hybrid cows and 2 hybrid variety of buffaloes in her farm. She collects 100 to 110 liters of milk throughout the day and for sale. She makes an income of Rs. 40 thousand per month after deduction of direct expenses. She runs her farm with her husband. She has a son and a daughter who are studying in Kathmandu. She has bought 10-kattha agricultural land from the income of this business.



She was born in Ward No. 9, Ranibas VDC of Sindhuli District in 1984. She didn't get chance to study due to poor economic status of her parents. She was the eldest child of her parents and spent her childhood taking care of her younger brothers and sisters and helping her mother in household activities. At the age of 17, she got married with Udaya Bahadur Acharya of Tallokot, Kaski District. After marriage, she gave birth to a child after 2 years of marriage and another child 2 years later. Her husband had land but couldn't utilize for agriculture as it was in very sloppy area. Only some Barley and Maize could be cultivated in that land. As it became difficult for them to run household expenses, they moved to Parsa District near Bagwana jungle and resided on a government land. Later they got right to utilize 2-kattha land per family from the government. As it was easier to rear animals near forest, she bought a cow. She wanted to make cow farming commercial but could not do so because of lack of funds.

In 2015, Nirdhan Utthan established their branch in Biruwaguthi and she became member of the group formed by Nirdhan. She took her first loan of Rs. 40 thousand and added Rs. 30 thousand by herself to buy a hybrid variety cow from Chitwan. She continued taking loans and expanded her cow farming business. Recently she has added 2 hybrid variety buffaloes in her farm as well. She is running her business from her own house.

She said that she is not worried about her expenses anymore. Both the husband and wife are engaged in commercial cow farming business. They are making their living by selling milk. She said that she has been able to get to this situation because of loan provided by Nirdhan. She said she will never forget the contribution of the bank.

Presenter: Mr. Ramesh Chauhan, Branch Office, Biruwaguthi, Parsa

Nirdhan Helped Change Kiran Devi's Life

This is the story of Kiran Devi Singh from Ward No. 4, Bahuari Gaunpalika of Bara District who is a successful agriculturist. Her business started with a single buffalo which has now expanded to 3 buffaloes and a poultry farm with 1000 chickens. She earns an average of Rs. 70 thousand per month from both buffalo and poultry farm business. She has bought 10-dhur land in Bahuari from her business income. She has made her son an Information Technology Engineer and her daughter is studying on 11th grade in Kathmandu with the income she earned.



She was born in a simple family in India. She didn't get chance to study due to her family's poor economic conditions. At the age of 14, she got married with Hari Shankar Singh of Bara District in Nepal. As she got married to a poor family, it was difficult to manage household expenses. Because of poverty her life was becoming very difficult.

In 2001, Nirdhan Utthan established its branch in Parwanipur. She became member of a group formed by Nirdhan. She took her first loan of Rs. 12 thousand and bought a buffalo and began selling milk. She got motivated when her business started to grow slowly. She continued taking loans and added 5 more buffaloes in her farm and also started poultry farming. Since 2001, she is borrowing loans from Nirdhan regularly to upgrade her business.

She said that she is thankful to the help, support and the suggestions provided by Nirdhan Utthan. She said that she has reached to this stage in her life only because of the support from Nirdhan. She advises her sisters from her village to take the Nirdhan loan and start a business.

Presenter: Mr. Madhav Gyawali, Branch Office, Parwanipur, Parsa

Rambha Devi Koiri's Life Changed from Vegetable Business

Rambha Devi Koiri, 50 years old resident of Sabaithawa village, Ward No. 21, Birgunj Metropolitan City is known for her successful vegetable business. She has been doing vegetable business in Power house of Birgunj for the last 8 years and earns around Rs. 80 thousand per month from her business. She has bought 1-bigha agricultural land and 1-kattha land where she has built 6-room 2 floor concrete house from the accumulated income of this business. The business is providing regular employment to 4 members of her family including herself. She is planning of expanding her business in the near future as it has brought positive change in her life.



She was born in a simple family in Raxaul, India and didn't get chance to study due to poverty. At the age of 17, she got married with Ramadhar Mahato Koiri of Birgunj-21 of Nepal. She gave birth to three sons and two daughters after marriage. The expenses increased but they did not have enough source of income to cover those expenses so the couple started labour work.

In 2010, with the suggestion from the member of Sabaithawa Mahila Samaj, Mrs. Lalmati Devi and Nirdhan employees she became member of the group operated by Nirdhan Utthan. She took her first loan of Rs. 30 thousand after taking financial literacy training and began her business. She earned Rs. 100 thousand in the first year. She continued taking loans to expand her business. Currently, she has taken a loan of Rs. 300 thousand and expanded her vegetable business along with cow farming. She earns around Rs. 100 thousand per month from her business.

She said that she is not worried about her expenses anymore. She said she couldn't provide good education to her children but will provide it to her grand-children. She wants to make them either a doctor or an engineer. She had to make her living by working as a labor in the past but Nirdhan's help and support made her a successful business person and now she is able to help others. She advises her fellow members and friends to utilize the Nirdhan loan and start a business that they desire.

Writer: Mr. Ashad Ali Fakir, Assistant, Shreepur Branch, Parsa

Nirdhan Made Capable to School Children

Sunita Singh, 58 years old resident of Chhapkaiya Village, Ward No. 3, Birgunj Metropolitan City runs a grocery shop. She started her business with Rs. 8 thousand which is now worth Rs. 300 thousand. She makes a profit of Rs. 40 thousand per month from her grocery shop. She has bought 1-kattha land and built a 5-room concrete house by dismantling her weak old house from her business income. She runs her business with her husband. Her son has completed Master's degree and her daughter has completed Bachelor's degree. She was able to educate her children from her business income. Her son is currently working as a marketing personnel for a medicine company. She spent Rs. 500 thousand in her daughter's marriage.



She was born in simple agricultural family in Sultangunj of India. She only got a chance to study up to 5th grade. At the age of 16, she got married with Raju Singh of Birgunj. She gave birth to a son and a daughter. Her family's economic status was quite weak. Since, she didn't get chance to study, she wanted to provide good education to her children. She wanted to open a small grocery shop because her husband did not have a permanent job but couldn't do so due to lack of capital. Her husband used to work as a labor daily. It was hard to cover household expenses from the labor income.

In 2002, Sunita became member of Chhapkaiya group formed by Birgunj branch of Nirdhan. She took her first loan of Rs. 8 thousand and started a small grocery shop. She managed to add some income on top of her husband's labor income which made life a little easier. As she was making good income from her shop, she wanted to expand her shop. She took another loan of Rs. 12 thousand and added more goods to her shop. Since then she has taken 16 loans to expand her business. Currently, she has a loan of Rs. 130 thousand invested in her grocery shop.

She said, "Nirdhan made us businessman. I became capable of schooling my children." She suggests her friends that it is difficult to run the household expenses from one person's income so it is better to get involved in income generating activities.

Writer: Mr. Suraj Kumar Gupta, Branch Office, Birgunj, Parsa

Nirdhan Loan Made Joniya a Businessman

Joniya Devi Ahirini is 54 years old and lives in Bahudarmai-2, Parsa District and is well known as a successful businessman. She earns Rs. 75 thousand per month from her cold store business operated in Bindabasini, Birgunj-19. She has bought a 2-kattha land in Sisiyadi, Bahudarmai-2 and a small patch of land in Birgunj-19. Her 2 sons are regular employed by her business. She wishes to expand her business into a wholesale business as it has brought positive economic change in her life.

She was born in a poor family in Budarmai-2, Parsa District in a poor family and did not get a chance to study. At the age of 15, she got married with Dhurup Raut Ahira of Parsa District as well. She gave birth to two sons



and a daughter after marriage. The expenses increased after her children's birth but they lacked reliable income source to cover those expenses. The couple were both involved in labour works to make their living.

In 2012, she became member of Sisiyari Mahila Samuha, which was run by Bindabasini branch of Nirdhan after suggestions from Nirdhan employees and Shiva Kumari, a member of same group. She became inspired from the financial literacy training provided by Nirdhan employees and took her first loan of Rs. 20 thousand to start her cold store business by renting a mobile unit. She managed to make Rs. 60 thousand profit in her first year. She is since taking loans regularly to upgrade her business.

She said, "As of now, I have no problems managing household expenses. I organized my daughter's marriage at a cost of Rs. 800 thousand. One of my son is studying in Plus 2 and another is doing B.Ed. I had to run my house by working as a labor for others but Nirdhan's motivation and support has made me independent, self-employed and an employer. I have managed to run a cold store successfully and with the income I have educated my children, organized marriage for my daughter, bought land and managed to do many other activities so I suggest my friends to start the business of their interest."

Writer: Mr. Hasamudin Miya, Assistant Manager, Branch Office, Bindabasini, Parsa

Fulkanti Devi: From Small Hair Dresser Shop to Incense Factory

This is a story of Fulkanti Devi who lives in Sibarba Village, Ward No. 9, Pokhariya Municipality of Parsa District and is a successful businessman. She has rented 2 rooms in Kathmandu where she has established a Hair Dresser shop for her husband and makes an income of Rs. 35 thousand per month from that business. She has bought a 1-kattha land in Pokhariya-9 from the Saloon business income. That business is run by her husband and his brother. Her brother-in-law currently operates the saloon with 2 other employees. She is planning to rent more room for the expansion of the saloon business. She has started an Incense factory after suggestion from her husband because she did not want to get involved in one activity.



She was born in a simple agriculture-based family in Narkatiyagunj, Bihar of India. She didn't get a chance to study due to her parents' poor economy. Her parents couldn't afford to send her school. At the age of 14, she got married with Lalan Thakur Hajam of Pokhariya-9, Parsa District. She gave birth to a son and two daughters. The expenses increased after her children's birth but they did not have a good source of income for those expenses so her husband started running saloon shop in Kathmandu.

In 2011, she became a member of the group formed by Nirdhan Utthan's Pokhariya Branch. She became influenced by the financial literacy training provided by Nirdhan employees and took her first loan of Rs. 15 thousand and invested in necessary materials for saloon shop and sent her husband to Kathmandu to operate the shop. She continued taking loans to invest in income generating activities. Her income kept on increasing and currently she is sending one of her daughters to Birgunj for +2 education while her other two children are studying at a good English Boarding School in Pokhariya. She has utilized her loan to employ four external employees. She suggests other members of her group with ideas she knows. She is also a good and helpful member of Nirdhan.

Writer: Mr. Bishnu Bahadur Chaudhary, Branch Manager, Branch Office, Pokhariya, Parsa

Bhakta Kumari Shrestha Became Independent

Bhakta Kumari Shrestha, 53 years old resident of Bijayabasti village, Ward No. 8, Nirmalbasti VDC, Parsa runs a tea shop and a grocery shop. Her business she started as a tea shop from a small room has now expanded to two shutters. Bhakta Kumari, her husband, and daughter in-law run this business together. She earns Rs. 50-60 thousand per month from her business. She has a family of 13 members. Her 5 grandchildren are studying at a local boarding school. She has constructed a 4-room concrete house from her income and her sons' income. She is planning of expanding her business to increase income so that she doesn't have to depend upon anyone.



Bhakta Kumari Shrestha was born in Chautara, Sindupalchok District in April 1964. She was born in a rural mountainous area in a family which was economically weak and thus had struggling and painful conditions. Due to many children in her family, her parents couldn't afford to teach or educate her. She only studied up to 2-3 class and at the age of 16 she got married. After 1 year of marriage she gave birth to a child when her husband was unemployed which increased financial difficulties. Gradually children added up to the family and she had 3 sons and 2 daughters. The income her husband made by working in farm and as a labor was not enough to cover their expenses. Because she had too many children she could not provide good education to them.

In 2015, Nirdhan Utthan employees from Bijayabasti branch visited her village to form groups. She showed interested in becoming part of the group. On 24th June 2015 she became member of Nirdhan Utthan, and the next day she took her first loan of Rs. 10 thousand and invested in agriculture. She didn't make good income from agriculture, so on March 2016 she took another loan of Rs. 50 thousand and invested to open a tea shop. She got daily income from her tea shop which made it easier to pay the loan installment. Her income kept on increasing so she also started a grocery shop. Currently, she has taken loan of Rs. 150 thousand and expanded her business.

She said that as her income started to grow everyone began to love her. She added that she is proud because Nirdhan Utthan made her a business.

Presenter: Krishna Kanaihya Chaudhary, Branch Manager, Bijayabasti Branch, Parsa

Janaki Rai, a Single Women, Enjoying Goat Farming Business

This is a story of 39 years old Janaki Rai who lives in Ward No. 17, Hetauda Sub-Metropolitan, Makawanpur District and is known for her goat farming business. Her business started with 2 goats. Currently she has a farmhouse which can house up to 50 goats. She has 20 mother goats in her farm. She earns Rs. 300-400 thousand every year by selling goats. From the income of this business, she has bought 1-kattha land, her elder daughter is studying staff nurse and her younger daughter is studying in a boarding school. As the goat farming enhanced her economy, she is planning to expand her goat farming business in the near future.



She was born in 1979 in an extremely poor family in Hatiya, Makawanpur. She had the desire to study but she didn't get a chance to study further than 5th grade due to her parents' weak economic condition. At the age of 16, she got married. Her husband worked as a labor. She gave birth to 3 children. The expenses increased after her children's birth and her husband's income were not enough to cover household expenses. Her husband died 4 years ago and she had to find an income source to run her family. She thought she had to do something and started rearing 2 goats for half income sharing with the owner.

In 2013, she became member of a group formed by Nirdhan and took her first loan of Rs. 20 thousand to pay off the owner of the goats and became owner of 2 goats. As her goat farming was making good progress, she gradually took further loans from Nirdhan and added more goats and built a bigger farmhouse for goats. Currently she has a loan of Rs. 70 thousand with which she has bought 4 hybrid variety of goats for her farm. She expects more profit from hybrid goats compared to traditional goats. She believes that she will earn more from the hybrid goats.

She said, "A single poor woman like me became able to make earnings through goat farming because of collateral free loan provided by Nirdhan. I became able to school my children. When no one trusted me, Nirdhan trusted me and today I am trusted by everyone."

Presenter: Mr. Ramesh Panthi, Branch Manager, Hetauda Branch, Makawanpur

Gopini Sunar's Economy Conditions Changed

45 years old Gopini Sunar lives in Srijanabasti village, Ward No. 3, Thaha Municipality, Makawanpur District and runs a Copper and Bronze Utensils industry. Her husband makes the necessary utensils in off-season and during seasonal times they hire 4-5 external workers to reduce the workload. She makes an income of around Rs. 30 thousand per month after reduction of direct expenses. The shop has a monthly turnover of around Rs. 400 thousand. She managed to get her sons married from her business income. She has also opened a jewelry shop for her sons.



She was born in Samari village, Ward No. 7, Bhainse Gaunpalika of Makawanpur District in 1973. Her family was a 12-member family made up of herself, 4 brothers, 5 sisters and her mom and dad. Her maternal home was very poor. It was difficult for them to make up food for morning and evening. She had no chance of going to school. She spent her childhood looking after her brothers and sisters. She got married with Gol Bahadur Sunar of Daman Gaunpalika, Ward No. 4 at the age of 17 in 1989. Her husband didn't have sufficient land and permanent business or job. Her husband worked as labour. She gave birth to 3 sons. The expenses increased after her children's birth and they became stressed as they did not have enough income source to cover up the expenses. Her husband had the skills of making utensils. They wanted to capitalize on his skills but could not do so due to lack of enough capital.

In 2016, she became member of a group formed by the Palung branch of Nirdhan Utthan. She took her first loan of Rs. 60 thousand and bought copper and bronze and started making utensils for sale. Her business grew slowly and the demand for their production started to increase. She took another loan of Rs. 100 thousand to expand her business. Business kept growing. In 2017, she took a loan of Rs. 150 thousand and invested in her business. The demand increased so much that now they have to employ external employees to help them.

She said, today she is able to celebrate traditions, festivals in a proper way and able to take health treatment herself. She added that we should not be scared to borrow money for business purposes. She points at the change in her life and suggests everyone she knows to operate a business and become independent and successful in life.

Presenter: Sabita Subedi, Assistant, Branch Office, Palung, Makawanpur

Sharada Got Success

Sharada Poudel, 44 years old resident of Manahari, Ward No. 3, Manahari Municipality, Makawanpur is running a grocery shop and livestock farming. Her grocery shop is in her own house. As she has her shop in her own house, she is also involved in cow/buffalo farming as she can manage time for them as well. She has 2 jersey cows and 4 buffaloes in her livestock farm. She earns around Rs. 60 thousand per month from both the businesses. Her business is run by herself and her husband. She has bought 4-kattha land, built a house in Manahari Bazaar and is able to run her house expenses from the income of her businesses. She said she is satisfied with the income of both the businesses. She is planning of expanding her livestock business by adding more cows and buffaloes in the farm and continue to expand grocery business side by side in the near future.



She was born in a simple family in Rakshirang, Makawanpur District in 1974. Her family was a 7-member family made up of 2 sisters, 2 brothers and mom and dad. She didn't get chance to study further than 5th grade. She got married with Balaram Poudel of Makawanpur, Manahari Gaunpalika in 1989. There were five members in her new family. Nobody in the family have any permanent job. She gave birth to a child after 2 years of marriage. Even her sleep was disturbed as she did not have enough income to cover expenses. As she was from an agricultural background, she wanted to start buffaloes farming to sell milk but could not do so due to lack of funds.

In 2005, Nirdhan Utthan formed a group in Manahari through Bhandara branch of which she became a member and took her first loan of Rs. 10 thousand to buy a buffalo. She sold milk to pay back her loan. She saw the income by selling milk so she took second loan of Rs. 25 thousand and bought a jersey cow. She began to sell cow and buffalo milk. She took another loan and started a grocery shop along with livestock farm. She has stocks worth Rs. 600 thousand at her grocery shop as of now. She has taken 17 loans from Nirdhan already to continuously expand her business.

She said, "Nirdhan provided me collateral free loans which I utilized properly in right place with hard work and patience. As a result, my economic conditions have improved. She suggests her friends and sisters to take the loans with courage and without being afraid and start a right business."

Presenter: Ms. Rekha Adhikari, Assistant, Bhandara Branch, Chitwan

Nirdhan, a Source of Learning for Putalimaya

This is the story of Putalimaya Rana Magar who is 48 years old and is a resident of Madhavpur village, Ward No. 15, Ratnanagar Municipality and is a successful agriculturist. She has 10 cows, 6 buffaloes, 8 goats in her livestock farm and also has a poultry farm alongside vegetable farming. She sells up to 70 liters of milk and makes a profit of Rs. 60-70 thousand per month. She has bought 2-kattha land with the income from milk sales. She says that she has her husband and 2 sons in her family to help her so she doesn't require any external workers.



Putalimaya is a daughter of Hasta Bahadur Bhujel and Chyasi Maya Bhujel and was born on 22nd October 1967 in Tandruk Gaunpalika, Ward No. 1, Gorkha District. She was born as the first daughter of her parents. She spent her childhood with difficulties. She had to work as a son in her family as she did not have any brothers. She didn't get chance to study as well because of that. She got married in a traditional way with Rana Bahadur Rana of Budhathung Gaunpalika, Ward No. 7, Dhading District on 17th February 1984 at the age of 16. After marriage, she gave birth to 4 daughters and 2 sons. The expenses increased after her children's birth and they didn't have enough source to cover the household expenses.

When they did not have any source of income, Nirdhan Utthan employees visited their village to form a group and provide collateral free loan which was like finding god while searching for stone for them. On 13th February 1998 she became member of Madhapur Mahila Samuha operated by Tandi branch and took her first loan of Rs. 15 thousand and bought one buffalo to start selling milk. She got motivated when her business began to grow slowly and with the income she was able to school her children after making up for household expenses. She knew that the result of hard work is beneficial so she took further loan from Nirdhan on collateral basis and collateral free basis up to Rs 500 thousand to invest in her cow and buffalo farming. From her business income she has educated her 4 daughters up to SLC and arranged their marriage already. Her sons are studying on 11th and 12th grade. She is regularly being awarded by the co-operatives and agricultural groups for her contribution of more than 10 thousand liters of milk per year.

She said, "Nirdhan Utthan's loans has been good for our life. Everyone will support you in your happy days but no one will support you in your difficult days but Nirdhan supported me during my difficult times." She suggests her friends that Nirdhan's help is unforgettable. She added that because of Nirdhan she has uplifted her life and also learned a lot from Nirdhan. She thanked Nirdhan for all the help and support and believes that Nirdhan is a source of learning for her.

Presenter: Mr. Manju Pangen, Tandi Branch, Chitwan

Maya Sharma A Successful Business

Maya Sharma, resident of Devghat, Tanahu District, runs a grocery shop in her own house alongside gas dealership, fruits shop and fancy shop. She earns about Rs. 45 thousand per month from her business. Her business started with Nirdhan helps and her hard work with Rs. 20 thousand which is now worth millions. She has made her shop worth Rs. 1 million and bought 1 tola(11.66 gm) gold from her hard work.



Maya Sharma is youngest among 3 sons and 3 daughters of Padam Prasad Acharya and Batuli Acharya and was born in Sataun, Syangja in 1967. She got married when she was studying in 10th grade in Jogichaur of Syangja. She gave birth to a son and two daughters. After a while, her husband married another woman on top of her. Her parents moved to Devghat some time ago. After her husband married another woman, she moved to her parents' home in Devghat leaving her children behind. She didn't want to go back to her house and started living with her parents. She thought of doing some business so that she wouldn't have to depend upon her parents but couldn't start it due to lack of capital. She was looking for options all around without telling anyone.

In 2011, when Nirdhan Utthan's Bharatpur branch formed a group in Devghat, she became member of the group and took her first loan of Rs. 20 thousand to open a grocery shop. She got motivated when her business began to grow slowly. She continued taking loans and adding up goods as per the demand in her shop. Till now, she has taken 9 loans from Nirdhan. Recently she took a loan of Rs. 200 thousand and started gas dealership. She is happy now as she is able to sell anything that she adds to her shop and even bigger businessmen now trust on her.

She said that although her married life didn't last long she does not have any regret as she got a chance to take care of her parents and is able to help in house expenses to become favorite child of her parents. As a result, her parents have given their house to her. She contributes her free time to Local Development Committee, Forest Committee etc. She added that the collateral free loans from Nirdhan that made her successful and if she did not have access to that then she would face difficulty.

Presenter: Ms. Rita Regmi, Branch Manager, Branch Office, Bharatpur, Chitwan

Sabitri Kumari Mahato a Successful Businessman

Sabitri Kumari Mahato, resident of Basantapur village, Ward No. 6, Madi Municipality, Chitwan is a successful businesswoman. She started her business by selling baby buffaloes and now runs a grocery shop while her husband runs a meat shop. She earns about Rs. 30 thousand per month from her businesses and has managed to build a 4-room concrete house in Basantapur from her business income.



Sabitri Kumari Mahato was born in Pipariya, Chitwan in 1972. Her family background was weak so she could not get formal education. She said that she only learned how to write her name after becoming member of Nirdhan. At an early age of 13, she got married with Jayaram Mahato. She gave birth to two sons and a daughter. Her husband didn't have any permanent job and worked as a labor. It was very difficult for her to run a 5-member household with her husband's income.

She became a member of the group operated by Madi branch of Nirdhan. She took her first loan of Rs. 5 thousand and bought a wheeled carrier and a couple of buffaloes which was run by her husband in the village. It became somewhat easier to run household expenses and pay loan installments from it. She got motivated when her business began to grow slowly. She kept her hard work alive and continued taking loans. She was able to run her 5-member family expenses and able to provide good education to her children. She changed from her initial business and her husband started a meat shop while she got involved in a grocery shop business.

She is currently utilizing her 20th loan from Nirdhan of Rs. 200 thousand and invested in her meat and grocery shop business. She said that Nirdhan made a group of women like her and gave easy access to loan with which they were able to start their own business and on top of that Nirdhan also taught them to write their name. She said that in the past no one trusted her to borrow loans and it was hard to borrow money for treatment purposes. She added that it has become very easy to borrow loans and pay them off in installments after becoming the member of Nirdhan. Furthermore, it has made easier for her to run household expenses.

She said that Nirdhan has helped her during establish her business so even when she doesn't need any loan she will continue being with Nirdhan by making deposits and savings.

Writer: Mr. Nabin Gurung, Branch Office, Madi, Chitwan

Mina Kumari Became Successful from Commercial Vegetable Farming

This is the story of Mina Kumari who lives in Chanauli, Ward No. 18, Bharatpur Metropolitan City and is known as a successful, hard-working and laborious agriculturist. She has been cultivating vegetables in 4-bigha land and earns around Rs. 60 thousand per month.



She was born as eldest daughter in her family in 1986. When she was studying in 8th grade she got married to Hari Narayan Mahato of Jeetpur, Ward No. 9, Meghauli. She quit studies and became a house wife after marriage. Her family didn't have a permanent source of income. Her husband worked as a labor in others' houses. She had two sisters-in-law, two brothers-in-law with mother-in-law and father-in-law in her new family. She gave birth to a son and a daughter which increased the household expenses and because of lack of proper income they suffered from financial difficulties.

She was thinking of doing something on her own but wasn't able to do anything due to lack of funds. In 2006, after consultation with Nirdhan Utthan employees and Center Chief Ms. Shova Kumari Shrestha, she became member of Jeetpur group operated by Nirdhan. She took her first loan of Rs. 2 thousand other loans of Rs. 5 thousand and Rs. 8 thousand to start goat farming. She was able to make some income from goat farming business but it was not sufficient to provide good education to her children and run household expenses. She then moved to Chanauli with her husband and children.

In 2008, she took a loan of Rs. 10 thousand and started vegetable farming in a small scale. She made a good income from vegetable farming and later took another loan and rented a 1-bigha land and started commercial vegetable farming. She got motivated as she made good income from her business. In 2016, she rented further 3-bigha land and took a loan of Rs. 350 thousand for commercial vegetable farming. She has also bought 10-dhur land nearby. She is currently farming vegetables for commercial purpose in a land of 4-bigha.

She has now become an exemplary commercial vegetable farmer. Her neighbors have also started vegetable farming by seeing Mina's success. She suggests that if someone has the energy and skill to start a business then there is Nirdhan to provide loans without any collateral which can be utilized to become independent.

Writer: Ms. Amrita Paneru, Senior Assistant, Branch Office, Chanauli, Chitwan

Sweet Result from Hard Work

Mina Chepang, resident of Bhumlichowk-5, Chaukitar, is a 40 years old businessman recognized for her successful vegetable farming and a grocery shop. She is cultivating commercial vegetables in a 3-ropani land and running the grocery store side by side. She earns around Rs. 50 thousand per month from her businesses. The business is run by herself and her husband and alongside family members she has employed 2 external employees in a regular basis. She has managed to educate her children and build a house from the income of her business. She is planning of expanding her vegetable farm on a 10-ropani land and grocery business by adding more stock in the near future.



Mina was born in Gorkha District as a first daughter of her parents among 7 children in a family run by her father's small income source on 21st February 1978. Her family's economic condition was not that strong so she did not get a chance to study. At an early age of 16, she got married to Min Bahadur Praja of Bhumlichok-5. She gave birth to two sons and a daughter. The expenses increased after her children's birth and they didn't have enough source to cover the expenses. They had a situation where they had to think of what to eat and what to wear.

She wanted to get involved in an income generating activity but was tensed because of lack of funds. In 7th January 2016, she took membership of Nirdhan Utthan's Mugling Branch operated group after learning about the products and services offered by Nirdhan. On 8th January 2016, she took her first loan of Rs. 60 thousand and stated her vegetable business. She got motivated when her business as it made good income for her so she continued taking loans of Rs. 70 thousand, Rs. 100 thousand and continued expanding vegetable farm and also started a grocery business.

She said that she is able to help her husband on managing household expenses and school her children at a good boarding school after starting commercial vegetable farm. Mina's husband provides the major helping hand in her business and she has never looked back after getting her business running. She said that in the past the society disrespected them as they were from a low cast group but Nirdhan Utthan provided her with the financial literacy and supported with collateral free loan at hard times to change her life for which she wanted to thank Nirdhan from her heart.

She has managed to establish herself as an example of hard working woman in the society with Nirdhan's support and suggestion which makes her proud of herself. She added, if you keep on working hard then nothing is impossible. She added that she will continued to be the member of Nirdhan and will continued to enhance her business. She is also willing to teach her Chepang sisters about the importance of education and how to work hard and move ahead in life.

Presenter: Ms. Niru Karki, Branch Manager, Branch Office, Mugling, Chitwan

Buddhi Maya Tamang, a Successful Businessman

Buddhi Maya Tamang, resident of Dhunge, Kalika Gaunpalika, Ward No. 2 runs a Block Industry. She makes a profit of Rs. 50 thousand per month from the block industry. She runs her business with her husband and 6 external employees in a regular basis. She said that she has plans of expanding this block industry in the near future.



Buddhi Maya Tamang was born in a simple agricultural-based family in Grang, Ward No. 2, Ramche Gaunpalika. Her family's economic condition was not strong enough so she didn't get a chance to study. At the age of 19, she got married with Raju Syangwa of Laharepauwa-8, Rasuwa in 2003. After marriage, her responsibilities and expenses increased which brought difficulties in her daily life. Her husband had the skills and knowledge of block production but couldn't capitalize on the talent due to lack of capital.

In 2016, with the suggestions from member of Dunge Self-Reliant Women's Group and the employees of Nirdhan, she became member of the group operated by Kalikasthan branch of Nirdhan. She took her first loan of Rs. 40 thousand and invested in a block industry at the time when everything was destroyed by the earthquake. She made a profit of Rs. 30 thousand from that investment. She got motivated by the profit and took her second loan of Rs. 100 thousand to expand her block industry. Currently, her block industry is getting many orders and to fulfill the demand she has employed external employees for her industry.

Buddhi Maya Tamang is also involved in agriculture and animal husbandry alongside block industry. It has become easier for her to run household expenses from business income. She said that she has become able to expand her business because of support from Nirdhan. She added that she became a businessman from a labor only because of Nirdhan's help. She suggests her friends that it is possible to become successful in a business if the loan is utilized properly in the business we have good knowledge about.

Writer: Mr. Laxman Karki, Assistant, Branch Office, Kalikasthan, Rasuwa

Shova Shah Running Her Husband's Mobile Shop

Shova Shah, 33 years old resident of Bidur Municipality, Ward No. 2, Nuwakot is running a Mobile Shop. She runs her mobile shop by herself. Her shop currently has an investment of Rs. 500 thousand. She makes a profit of Rs. 40 thousand per month from her business. Her income is enough to cover her household expenses and the income her husband earns from his foreign employment goes to savings with which she has bought 4-aana land in Budhanilkantha, Kathmandu. Her two sons are studying in a good English Boarding School.



Shova was born in Budhanilkantha of Kathmandu in 1985 and has 3 elder brothers and 1 younger brother in her maternal family. Her family's economic condition was not bad. At the age of 20, she got married with Ajay Kumar Shah of Bidur-2, Nuwakot in 2005. Her husband had a mobile shop in Bageshwori Gaunpalika. After 6 years of mobile shop business, they thought of constructing a new house as their current house was in bad condition. They started the construction of their house but could not complete it as it was more expensive than their pre-evaluation. Their household expenses also started to increase and the mobile shop was not enough to cover their expenses so her husband went to Malaysia for foreign employment.

Her husband was slowly paying off the loan that he took to build the house. In the meantime, Shova became member of Nirdhan Utthan's Dhikure Branch and took her first loan of Rs. 40 thousand and reopened her husband's Swornim Mobile Shop. She added goods in the shop like charger, mobile cover, ear phones, watches, radios etc. She also started taking mobile repair orders and took them to Trishuli town to repair and return it to customers. She also got an opportunity to take a 3-month mobile repair training provided by world vision organization. As a result, she became able to repair mobile phones. As her capacity grew, she needed more investment so she continued taking loans of Rs. 100 thousand and Rs. 150 thousand to expand her business.

She said that if there is courage and good work it is not difficult to make progress. Investments can be arranged just by having a citizenship card but the courage and hard work should be there and loan should be utilized properly, she added. She further added that Nirdhan is not only popular with its name but it actually helps to up lift the poor people's lifestyle by providing microloans.

Writer: Mr. Dhirendra Bahadur Khatri, Branch Office, Dhikure, Nuwakot

Manju Shrestha A Successful Hotel Businessman

This is the story of Manju Shrestha who lives in Galchhi village, Ward No. 7, Dhading is well known as a successful hotel businessman. Her hotel business started with small tea and breakfast shop which has now expanded into a larger hotel which employs 2 employees in a regular basis. She has bought 5-aana land from her business income. She is schooling her children at a good boarding school. She runs her business with the help of her husband and 2 external employees. She earns around Rs. 50 thousand per month from this business. She is planning of expanding this hotel business in the near future as it has uplifted her lifestyle.



She was born in a simple family in Belbari, Morang District on May 1978. Her parents had many children so they could not send her to school for educational needs. She got married with Dev Narayan Shrestha when she was 20 years old. Her life was not very easy as their marriage was an inter-caste marriage. She gave birth to 3 children. The expenses increased after her children's birth and her husband's income was not enough to cover the expenses so she thought of opening a hotel but couldn't do so due to lack of capital.

In 2014, Nirdhan Utthan employees from Galchhi branch entered her village to make groups. She learned about the Nirdhan products and services and got motivated to form a group which she did later. She took her first loan of Rs. 40 thousand and opened her dream hotel. Her first loan became a life changing tool. She started her hotel business. She utilized her loan properly and hence everyone motivated her. Her husband also started supporting her after seeing her hard work and income. She took other loans of Rs.75 thousand, Rs. 100 thousand, Rs. 150 thousand and Rs. 200 thousand and continued expanding her hotel business.

Initially, her husband didn't care about her business but later understood that courage and support from others can make anything possible. She said, "You don't need to go abroad to earn money and if you have talent and skills, you can do better in your own country by living together with the family". Manju has become a successful businessman because of her hard work, her husband's support and the co-operation with Nirdhan Utthan.

Writer: Mr. Suryamani Koirala, Branch Manager, Branch Office, Galchhi, Dhading

Laxmi Sen Thakuri, A Hard-Working Women

Laxmi Sen Thakuri is a successful businessman. She currently has a grocery shop with goods worth Rs. 250 thousand and a goat farm with 10 goats. Her business has become successful because of her and her husband's hard work and dedication toward the work. She has respect and prestige in the society because of their good income. She is fully satisfied with the income of her business. She is making regular savings in her bank account.



She was born in a simple Thakuri family in Thoprak Gaunpalika, Ward No. 8, Tanahun District on 20th August 1975. She spent her childhood helping her mother in household activities. As she had a big family with 2 brothers and 5 sisters, they all only got general education as her family's economic status was not strong enough to provide good education to all children. She only got a chance to study up to 7th grade even when she had the will to study.

She got married with Bhim Bahadur Sen of Bharmale, Jyamrung Gaunpalika-5, Dhading on 2nd July 1996. Her husband was a carpenter with general training. As her husband had a big family, his salary and some agricultural income alone was not enough to run the household expenses. She was spending her days as it went. She saw a huge dream to go abroad and earn money. In 2005, with hopes of earning good income she went abroad but she knew the bitter truth of working abroad when she landed there and she also got to know that she was deceived by her agent. Somehow, she stayed there for 6 years and returned with sadness only.

After sometime, when she came back home, she wanted to start her own business. As the time passed, Nirdhan Utthan established their branch in Tripureshwor near her home. She then decided to utilize her talent and skills in her own business and became member of a group on 9th April 2015 which she formed from her own efforts with the guidelines and suggestions from Nirdhan employees after 9 days of training. She wanted to open a

grocery shop but this dream collapsed when the 2015 earthquake destroyed everything. Nirdhan was the first institute to help the people who suffered from earthquake, so the members continued to attend their center meetings. On 4th June 2015, she took her first loan of Rs. 40 thousand and opened her grocery shop. She made monthly installment payments from her income. She took her second loan of Rs. 50 thousand after 6 months to expand her grocery shop. At the same time, she bought 3 goats and started goat farming as well. She increased her savings as well. Her business also grew every day.

Her house was damaged by earthquake so she took emergency loan of Rs. 40 thousand to repair her house and took a solar loan of Rs. 35 thousand to install solar panel in her house. She took another loan of Rs. 100 thousand to expand her business on 7th June 2015. After increasing the capital, her shop made more profit. Her income made it easier to run her household expenses and pay her children's school fees. At the same time her husband suffered from a chronic disease. She felt like she will never get to see happy days in her life but she did not give up. She said that these kinds of problems need savings.

She said that during her harsh times when she needed help and loans, no one trusted her. She feels proud when those people who didn't support her in her bad time are now praising her for her hard work. She said she has seen all the phases of life and has successfully passed every single problems in her life with courage which has turned her into a successful businessman. She wants to extend her business further. She credits her happiness to Nirdhan Utthan. She said that Nirdhan is reaching places where other banks have not reached yet and is helping the women to become independent in rural poor villages. She hopes that Nirdhan will reach to even more rural areas to help women and hopes that they start the facility of withdrawal from every single branches and brings the ATM facility soon in the near future.

Writer: Babur Hamal Thakuri, Branch Manager, Tripureshwor Branch, Dhading

Rupa Collaborating with Nirdhan

Rupa Maharjan, 39 years old resident of Khatrihapp Village, Ward No. 14, Kritipur Municipality, Kathmandu is running a mini grocery store. She has named her business as Namaste Mini Store. She has goods worth Rs. 2 million at her grocery store. She makes a revenue of Rs. 50 thousand per day from her business. She makes an income of Rs. 50 thousand per month after deduction of direct expenses. She has employed two external employees in a regular basis. She has two sons, mother-in-law and her husband in her 5-member family. Her elder son is studying in 12th grade and her younger son is studying in 6th grade.

Rupa Maharjan is a daughter of Dhana Krishna Maharjan and Rama Maharjan and was born in 1978. She was



the first child of her parents and she has four younger brothers in the family. She started her studies at the age of 6 from Janasewa Medium School, Panga, Kirtipur and studied up to SLC level. She got married with Sukha Dev Maharjan of Dakchinkali Municipality-10 in 1996. Her husband used to work in Annapurna Hotel. He later went to Dubai on foreign employment as his hotel income was not sufficient to run household expenses. He came back to Nepal after working for 3 years in Dubai. He did not want to go abroad again because his work and income were not good. They started a small grocery shop in their own house in 2001. They wanted to expand their grocery shop but couldn't do so due to lack of capital.

In 2015, she became a member of a group formed in Tipitol by Nirdhan Utthan's Dakchinkali branch and took a loan of Rs. 40 thousand to invest in expansion of her grocery shop. She took another loan of Rs. 100 thousand in 2015 and Rs. 150 thousand in 2016 to add more goods at her shop. Her business began to grow after adding more goods and is making good income for them.

She is planning to provide good education to her children, expand the business even more and buy a patch of land in Dakchinkali to build a house in the future. She expressed her gratitude and satisfaction towards Nirdhan for providing collateral free loan to expand her business.

Presenter: Mr. Santosh Pant, Branch Manager, Dakchinkali Branch, Kathmandu

A Hard-Working Women: Jagat Kumari B.K.

Jagat Kumari B.K., resident of Gaurigaun, Kathmandu, is a 44 years old entrepreneur who runs a silver jewelry making industry. The industry is run by herself and her husband alongside an external employee in a regular basis. She has an investment of Rs. 500 thousand in her industry. After reducing all the expenses from the shop, she makes an income of Rs. 30 thousand per month from this industry. She has withdrawn her children from a governmental school and is sending them to a good boarding school.



She was born in a deprived family of Chilanga-7, Dolakha in 1973. She had a big family of 11 members. Her family did not have enough land for agriculture and there was no other source of income so her father faced difficulties running the household. She had to live a struggling life because of her family's conditions. Because of poverty, her siblings could only get general education and so did she.

She got married with Kumar Bishwokarma of Pingu Gaunpalika, Dolakha in June 1994. Her husband took a general training and made silver jewelry. As their family was big, it was difficult to run household expenses for them. They saw difficult situations in Dolakha and moved to Kathmandu where her husband started making silver jewelry for a merchant. They wanted to start their own business but could not do so due to lack of funds.

In 2015 she became a member of the group formed by Ramkot branch of Nirdhan Utthan and took a loan of Rs. 40 thousand to buy some silver and a jewelry machine and started her own silver jewelry shop. As her industry ran well, she took another loan of Rs. 150 thousand for business expansion process.

She said that since Nirdhan provided easy collateral free loan she could operate her business and make income from it. She has no issues in running household expenses. She added that the couple used to work for others before but are successful in running their own business now. She credits Nirdhan Utthan for her success.

Presenter: Ms. Kalpana Panthi, Branch Manager, Ramkot Branch, Kathmandu

Pranita Thapa's Life Changed from Beauty Parlor Business

This is the story of 27 years old Pranita Thapa who lives in Ward No. 1, Gagalfedi, Kageshwori Manahara Municipality and operates a beauty parlor business. She has rented a shutter in Gagalfedi to operate her business. She makes an earning of Rs. 40 thousand per month. Her sister helps her in her business during her spare time. She has an investment of Rs. 300 thousand in her shop. She is sending her son to Montessori School from her business income. She is planning of expanding her beauty parlor shop by renting one more shutter in the near future as this business has improved her lifestyle.



She was born in Kageshwori Manahara Municipality-1 in 1991. Her family economic conditions worsened after her father died. She didn't get to study more due to her family's weak economic condition. She had a brother, a sister and her mother in her family and to help in managing household expenses she took a beauty parlor training in 2009 and decided to open a parlor which she later did.

In 2015, at the age of 24, she married a person who was not the same caste as her. She gave birth to a son after marriage. As it was an inter-caste marriage her maternal home and husband's relatives did not support her. It was very difficult for them to manage the house expenses from her husband's income. She wanted to expand her beauty parlor but she did not have enough funds to do so. In 2017, she got suggestion from Nirdhan employees of Gagalfedi Branch and became member of a group called Satghatte Swabalambi Mahila Samaj operated by Nirdhan. She took her first loan of Rs. 60 thousand and invested in her beauty parlor business. Her business started making notable progress. She has repaid her first loan and taken another loan of Rs. 125 thousand for further expansion of her business.

Finally, she said that we should not give up and move on with courage to find success. She added, "We need to work honestly by cooperating with the group and it won't be hard to pay loan installments. It is possible to start a business according to our skills and knowledge by borrowing loan from Nirdhan and it does not feel like paying too much while paying the loan in installments." She suggests others to work honestly with Nirdhan loans to achieve success in life.

Presenter: Ms. Samita Niraula, Branch Manager, Branch Office, Gagalfedi, Kathmandu

Binita Became a Businessman from Nirdhan's Loan

Binita Ghatani, 33 years old resident of Imadole-1, Mahalaxmi Municipality is a successful businessman. Her business started from a small room which has now expanded into large scale in her own land at her own house. She has registered her business in Department of Small and Cottage Industries. She has bought 5-aana land from her business income. She is schooling her children at a good boarding school. She runs her business with her husband and 3 external employees. She earns more than Rs. 70 thousand per month from this business. Her sculpture and statue making business has brought positive changes in her lifestyle so she is planning of further expanding this business in the near future.

She was born in Dorambha, Ramechhap in September 1984. She was born in a rural village of hilly region in a family which was economically weak and thus had struggling, painful and weak condition throughout her childhood. Her parents couldn't afford to provide good education to them due to their large family size. She didn't get a chance to study further than 5-6 grade and at the age of 17, she got married. After a year of marriage, she gave birth to a child. Her husband didn't have any job. Both of them couldn't bear the increasing expenditure of the family so they decided to move to a town with her whole family. In 2005 she moved



to Imadole in Lalitpur with her family. She gave birth to another child which increased the household expenses even more. In 2010, her husband went abroad for foreign employment opportunity. She somehow managed to run the house expenses with the income of her husband but it wasn't enough so she started making statues for others. She learned the sculpture process in details which later gave her the courage to start up her own business. She bought a statue to start her business but because of lack of capital she could not utilize her skills properly.

In 2016, Nirdhan Utthan employees from Tikathali branch entered Imadole to form a group. She got to know about all the facilities of micro-finance from the employees of Nirdhan. She became the member of Nirdhan through the group formed by herself. She took her first loan of Rs. 60 thousand to start her long awaited statue business. The very first loan became a life changing tool of her life. She bought raw materials for her business and took it forward. Everyone encouraged her after seeing that she has utilized her loan properly. She got motivated and her self-confidence grew. She then called her husband back from foreign employment. He did not care about her business in the beginning but after seeing her hard-work and income he started supporting her. She took her second loan of Rs. 100 thousand and regularly expanded her shop by taking further loans. They started receiving orders every day. The couple gained good experience in their work and their business grew day per day. Her husband also thought that with courage, self-confidence and others support everything becomes possible. He said there is no need to go abroad to earn money as it is better to do something on own motherland. Binita has become a successful businessman with her hard-work, husband's support and Nirdhan's cooperation.

She kept on taking suggestions and recommendations from Nirdhan. Even though Binita was born in a rural area, her hard work, laborious mindset and her attachment to work has made her a successful businessman as well as an example for the society. She said, "My prestige has grown in local level. I am living with my family. Nirdhan Utthan's help, support, recommendations and suggestions has made a big impact in my personal life. Today I am proud to be a successful business person by being a member of Nirdhan."

Presenter: Bandana Gyawali, Branch Manager, Branch Office, Tikathali, Lalitpur

Sanumaiya Became an Industrialist

Sanumaiya Sarki, 44 years old resident of Dhapakhel, Lalitpur is running leather and clothes made bag industry. She has a stock of raw materials, bag making machines and stock of finished goods worth Rs. 800 thousand in her industry. The industry is run by herself and her husband and alongside them, she has employed 5 employees in a regular basis. The bags produced from her industry are exported to Kathmandu, Pokhara and other main cities of Nepal as well as in the foreign countries. She makes an earning of around Rs. 100 thousand from this business. She is schooling her 2 sons at a good private boarding school.

Sanumaiya was born in Thangpaldhap-2 of Sindhupalchowk in 1974. She had 9 members in her maternal



home. Her parents didn't have a firm economic status and they produced food at their farm enough for 6 months only. Her father didn't have regular source of income therefore she didn't get a chance to study. At the age of 25, she got married with Dipak Sarki of Dhapakhel, Lalitpur. Her husband had the skills of bag production and they used to make general bags to sell for income generation. Because of lack of investment their industry was lagging behind. They wanted to expand their bag industry but lacked capital investment.

In 2016, Sanumaiya became a member of group formed by Thecho branch of Nirdhan Utthan and took her first loan of Rs. 60 thousand and expanded her business by buying necessary machines and raw materials for her industry. After the investment, the industry grew and started making more income. She took another loan of Rs. 100 thousand to further expand her business. Currently her industry is expanding at a rapid rate. The demands are so high that they have to employ 5 employees at their business.

She said that she was able to expand her business because of the collateral free loan obtained from Nirdhan. She has no problems regarding her personal and household expenses. She added that there is no need to go abroad if we work hard in our own country.

Presenter: Ms. Tulasa Pandeya, Branch Manager, Branch Office, Thecho, Lalitpur

Rina A Successful Businessman

This is the story of Rina Kumari Soni who is 36 years old and is a resident of Kharipati, Ward No. 5, Changunarayan, Bhaktapur, who is running a fancy and cosmetic business. Her business started 9 years ago from a mobile cycle shop which has now expanded into 2 big rooms. She started her business with only Rs. 1 thousand which has now turn into a business which makes her a monthly profit of Rs. 100 thousand.



Currently, she is paying Rs. 3 thousand rent for two room. She buys the necessary stock for her shop mostly from wholesale shops in Kathmandu and sometimes from Kamalbinayak, Bhaktapur. She makes more profit on goods bought in Kathmandu. She used to sell her goods at customer's doorsteps in her cycle so she knows many people in the area who prefer to visit her shop for fancy needs. She runs her business with her husband. She has bought 2-kattha land from the accumulated income of this business in her home town of Sarlahi. Her only son is very small and there is not much expenses on him so she invests most of her income in her business.

Rina Kumari had 5 sisters and a brother at her maternal home. Her father was also a businessman. She got a chance to study up to 12th grade. In 2010, she got married with Shiva Sambhu Shah Sonar of Sarlahi. She had a family of 5 members after marriage which included her couple, sister-in-law and parents-in-law. Her husband used to sell clothes on a cycle while her father-in-law used to sell utensils by roaming around the village in Bhaktapur. They had the business skills but didn't have enough capital to expand that business. Rina also wanted to start her own business but she could not operate the cycle like her husband so she rented a shutter-room in Kharipati and started a small shop. She wanted to expand her business but because of lack of funds she was not able to do so.

In 2015, she became member of the group formed by Nirdhan Utthan's Chhaling branch, and took her first loan of Rs. 40 thousand and expanded her shop. She got motivated when her shop started growing after adding more goods. In 2016, she took her second loan of Rs. 60 thousand and expanded her shop further. In 2017, she took a loan of Rs. 100 thousand and added cosmetic goods in her shop. Currently, she has taken a loan of Rs. 200 thousand and invested it on expansion of both fancy and cosmetic shop.

She started her business from cycle which has now expanded into well established business. She said that because of Nirdhan's collateral free loan today she is able to run a managed business.

Presenter: Ms. Ambu Khanal, Branch Manager, Chhaling Branch, Bhaktapur

Sujata Enjoying Hybrid Livestock Farming

Sujata Sapkota, resident of Puranogaun, Kavre is a 29 years old businessman recognized for operating livestock farming. In her farm, she has 6 buffaloes and 3 cows. She collects and sells 55-60 liters of milk every day. After deducting the direct expenses of the farm, she makes a profit of Rs. 30 thousand per month. She has two sons. Her elder son has recently started attending a good private school while her 2nd son is a year old. She is planning of starting commercial vegetable farming as she has enough organic manure in the form of buffalo/ cow dung.



Sujata Sapkota was born in Ryale-7 of Kavre District in 1988. She studied up to 12th grade. She got married at the age of 23 in Puranogaun, Kavre in 2011. Her husband used to go abroad for employment opportunities. She didn't want to send her husband abroad. They used to rear traditional varieties of buffaloes in their farm. As they didn't have good source of income from that, they thought of buying hybrid buffaloes and increase their income. They were not able to expand their business as they expected due to lack of funds.

In 2013, she became a member of the Nirdhan Utthan's Chhetrebanjh branch and took her first loan of Rs. 40 thousand. She sold the traditional buffaloes she had and added the loan from Nirdhan to buy hybrid buffalo. Later, she took 4 loans of Rs. 60 thousand, Rs. 100 thousand, Rs. 150 thousand and Rs. 200 thousand and kept on adding hybrid buffaloes and cows.

She has plans of rebuilding her house which was damaged by earthquake and provide good education to her children. She said that she was able to start a business because of collateral free loan from Nirdhan. She is happy as she is able to conduct her business from her home with her husband.

Presenter: Mr. Sharadchandra Ghimire, Branch Manager, Chhetrebanjh Branch, Kavreplanchowk

Premmai Tamang A Successful Farmer

Premmai Tamang lives in Nawalpur-4, Indrawati Municipality. She is a well-known vegetable farmer in Nawalpur. She is farming commercial vegetables in a modern way in a 5-ropani land in Nawalpur and is making a monthly income of Rs. 70 thousand. Her husband and her son help her in her business. Commercial vegetable farming has improved her financial status and she has managed to build a 1-storey concrete house Nawalpur.



She was born in Indrawati Municipality-2, Sindhupalchowk in 1973. At the age of 18, she got married. After marriage, she gave birth to a son. Because of poor economic conditions of the family, her husband went to Malaysia for employment opportunity but he got betrayed by the agent in Malaysia. He had to come back to Nepal without any income which made them suffer from financial difficulties continuously.

Nobody used to trust them for even small loans which made their situation even worst situation. At that time Nirdhan Utthan employees from Nawalpur branch visited her village to form a group. She became a member of Gairigau Mahila Swalambi Samuha operated by Nirdhan. In 2015, with the determination to do something, she took her first loan of Rs. 40 thousand and started tomato farming. From the tomato farming income, she added more tunnels and started cultivating tomato, cauliflower, cucumber and chilli in the farm. She got motivated when her vegetable farm began to grow slowly and made profit. She continued the expansion of her farm. She took another loan of Rs. 100 thousand and expanded her vegetable farm on a 5-ropani land. She continued taking suggestions and feedbacks from Nirdhan and kept on expanding her business. In 2017, she took her third loan of Rs. 150 thousand and expanded her farming outreach by cultivating cardamom, coffee, orange, and lemon plants. She makes a profit of around Rs. 70 thousand per month from this business at present.

She said that no one trusted them even for 1-2 thousand in the past but now she has turned herself as one of the successful businessmen. She is happy with this vegetable business as she is able to live with her family. Her children are studying at a good English boarding school. She said she is thankful to Nirdhan for showing love, care, and giving her suggestion and guidelines which uplift not only her lifestyle but also her family's economic status.

Writer: Mr. Dharendra Bahadur B.K., Assistant, Branch Office, Nawalpur, Sindhupalchowk

Mamata Joshi Becoming a Successful Businessman

Mamata Joshi lives in Lisankhupakhar Gaunpalika-5 and is running a grocery shop business. Her business started from small scale and has now expanded into one of the largest grocery shops in the village. She also has a tea shop, vegetable and meat shop alongside her grocery shop. She has also bought a patch of land in the same area from the accumulated income of this business. Her children are studying in a boarding school. Her business is run by herself and her husband. She earns Rs. 80 thousand per month from her business. She is planning of expanding this business in near future as it is making her successful.

Mamata was born in Lisankhupakhar Gaunpalika-5, Nigale of Sindhupalchowk in 1988. She got married at the age of 20. She gave birth to a child after a year of her marriage. After marriage her family's economic status kept on degrading. Her husband had to live away from home for employment purposes. Nobody believed them for even 1-2 thousand in the village which made their life even harder. She did not lose hope and never gave up. She loaned Rs. 50 thousand from her maternal home and started a small grocery shop in 2011. In a short period, she made good income from her shop but was not able to expand it due to lack of capital.

In 2015, she became member of a group formed by Nirdhan Utthan's Jethal branch. She took her first loan of Rs. 40 thousand and expanded her grocery shop. The very first loan became the life changing loan for her. She began to add more goods in the shop from the profit of shop. She utilized her loan in a proper way as a result her business expanded into a larger scale. Her relatives and the villagers encouraging her after seeing her business grow. She got motivated from the growth of her business and called her husband back home from his employment.



He did not care a lot about the business in the beginning. In 2016, she took her second loan of Rs. 100 thousand and added poultry farm as well. She started selling chicken meat from her own shop to make good income which attracted her husband towards the business as well. She took another loan of Rs. 150 thousand to add more products to her business. She said she feels proud when she remembered her old days when nobody believed them for 1-2 thousand but today she has become one of the examples of hard working person and a successful businessman.

She said that because of the grocery shop, she is able to live together with her family and send her children to a good English boarding school. When people are heading towards abroad leaving all their family in Nepal, she is able to stay with her family and run her own business. She added, if you have patience, determination, hard-work and self-confidence then you can start your own business even with small capital. She said she is overwhelmed for the love, suggestion, care, feedback and the support shown by the Nirdhan which uplifted her life style. She feels proud to be a successful businessman by being a member of Nirdhan.

Writer: Mr. Hiralal B.K., Branch Manager, Branch Office, Jethal, Sindhupalchowk

Dev Kumari Kami is Making Sufficient Income from Tailoring Business

This is a story of Dev Kumari Kami who is 30 years old and lives in Sanghutar, Ward No. 3, Ramechhap Municipality and is known as one of the successful tailoring businessmen. She has rented a small room where she operates her tailoring and training business to make an income of Rs. 60 thousand per month. She has bought a 2-aana land where she is constructing a house in Sanghutar town with the income of her business and her husband's earnings. Her business is run by herself, her husband and her daughter. Along with family member she has provided employment to 4 other employees in a regular basis. Currently she has 3 inter lock machines and 7 tailoring machines in her shop. She even provides tailoring training to 6 people at her shop. She is planning to sell clothes from her shop in the future to increase her earnings.



She was born as a first daughter of Dambar Bahadur Kami and Tek Maya Kami in a very rural village Dharapani Baseri, Himganga VDC-3 of Ramechhap District in 1987. She was born in a very poor family and only got a chance to study up to 5th grade. She got married at the age of 15. After marriage she gave birth to a son and a daughter. The expenses increased after her children's birth and her husband went abroad for foreign employment as they did not have enough income source to cover their household expenses. She somehow managed to make a living in a difficult way.

In 2015, she saw some women gathering around in the village and felt curious. She found out that Nirdhan Utthan is providing collateral free loans to deprived people to uplift their lifestyle which made her amazed. Therefore, she decided to form a group in her locality. She became member of the group operated by Nirdhan and took tailoring training with the objective of starting a business. She took her first loan of Rs. 40 thousand and started her business. She started making good income from the business. She continued taking loans from Nirdhan to expand her business. After a while, she called her husband back from abroad to help her in her tailoring business.

She said that she is thankful to Nirdhan Utthan for making her independent and a businessman. She added that if we work hard then we can get success and we don't need to go abroad.

Writer: Mr. Minraj Panthi, Assistant, Branch Office, Sanghutar, Ramechhap

Nirdhan's Loan is Juna's Energy

Juna Tamang, 50 years old resident of Khurkot, ward no. 7, Golonjar Gaunpalika, Sindhupalchowk is a successful hotel businessman. Her business started from a small mobile shop which has now expanded into her own land at her own house. She has also registered her hotel at local authorities. Among her children, her daughter is already married. Her son is studying BBS and she runs her hotel with her husband. She earns Rs. 50 thousand per month from this business. As she is making a good income from her business, she is planning to make her hotel even more managed and organized.



Juna Tamang was born in Kubhinde, Bhaluwajor of Ramechhap on November 1967. She was born in an extremely rural area in a family which was economically weak and thus had struggling, weak and painful conditions. Her father married another woman even when her mother was there, which brought more pain in her life. She didn't get a chance to study and got married at the age of 18. Her husband didn't have any job. It was very difficult for her to run household expense with only one seasonal crop in their farm. She sent her husband for foreign employment. She opened a mobile shop with her husband's income. Her business could not reach to its full potential due to lack of investment.

In 2015, Nirdhan Utthan officials from Khurkot branch came to her village to form self-reliant group. After learning about the products and services offered by Nirdhan, she formed Sunkoshi Women's Self-Reliant Group. She took her first loan of Rs. 40 thousand to invest in her hotel business. She bought necessary materials for hotel expansion. Her hotel began to expand. As it was growing she felt like it is difficult to run her hotel on her own so she called her husband back from abroad. Since then she is taking regular loans to expand her business.

Now her husband is also helping her with his hard work and courage and thinks that he doesn't need to go abroad anymore. The couple are running their business together. She said that she will never forget the contribution of Nirdhan Utthan to bring her to this situation.

Presenter: Mr. Agni Poudel, Branch Manager, Branch Office, Khurkot, Sindhupalchowk

Ashali Lama, a Successful Cardamom Farmer

This is the story of Aashali Lama who lives in Mirge Municipality-2, Dolakha and operates a cardamom farm. Currently, she is cultivating cardamom in 12-ropani land. Her cardamom farm is operated by her husband and herself. She produces cardamom seeds and seedlings in her farm. She sells the seedlings at Rs. 10 per seedling to the local people and sells cardamom seeds at Rs. 1 thousand per kg from her own house. Her cardamom farm is expanding day by day. Last year she was able to produce 40 thousand seedlings and 60 kg seeds from cardamom farm. She has one son and one daughter. Her daughter is studying in 8th grade and her son is studying in 7th grade. Ashali Lama is planning to provide good education and run household expenses from the cardamom business income.



Aashali Lama was born in Thulopatal, Dolakha in 1972 in a very deprived family so she could not obtain formal education. She had to wait for festivals just to have good food and wear new clothes. At the age of 17, she got married with Nara bahadur Lama of Mirge Gaunpalika, Ward No. 2, Dolakha District. She had a large family and it was hard to run household expenses. They were running the household expenses from agriculture and labor works in the village. After a while they got separated from the house. All the family expenses came to their shoulders. General agriculture was not enough to cover living expenses. She gave birth to 2 children. She got a chance to take part in cardamom farming training. She wanted to take the traditional cardamom farming to modern commercial ways after the training but could not do so due to lack of funds.

In 2016, she became a member of the group formed by Nirdhan Utthan's Namdu branch and took her first loan of Rs. 60 thousand to buy 6 thousand cardamom seedlings and started cultivating it in a 3-ropani land. She took another loan of Rs. 100 thousand and expanded her farm to 12-ropani land. She has stopped all kind of traditional farming and is farming cardamom in all her land.

She is hopeful that cardamom farming will increase her income. She said that she was able to start cardamom farming only because of the collateral free loan offered by Nirdhan. She added that she wants to make a good earning and educate her children properly.

Writer: Bindu Sapkota, Branch Manager, Branch Office, Namdu, Dolakha

Nirdhan Brought Drastic Change to My Life in Ten Years

36 years old Shuva Kumari Gramja of Kadampur, Debchuli Municipality-5 didn't have any formal education yet she has established herself as a well reputed businesswoman of her area. She has a hotel business, a grocery store and a cold store alongside advanced farming of pig, goat and rabbit. She has established herself as a successful farmer alongside being successful businesswoman. From her businesses, she has earnings of more than Rs. 100 thousand per month. She has employed 5 employees alongside her husband and herself working in these businesses. She has accumulated 17 kattha land and 3 medium level concrete houses with the income from her business. She was able to completely change her life standard within 10 years of starting a hotel and grocery business. She has plans of introducing the new form of business known as “home stay” which is popular among travelers these days.

Subha Kumari Gramja was born in Dadajheri Municipality ward no. 3 of Nawalparasi District in a poor family. Right from her childhood she started working in other houses because of the poverty and completed



her education up to 10th class in the process. She got married at the age of 18 with Min Bahadur Gramja who is from Nawalparasi district as well. After 3 years of marriage, she became mother of a daughter. Due to economic difficulties it was difficult for her to run even a small family of three. Her family was living life by working sometimes in India and sometimes in their own village as a labor worker.

In 2008, she got to know about Nirdhan's Daldale branch while the employees visited her village to extend their groups. She formed a

group named Kadampur Mahila Samaj by herself and became a member of the group. She got necessary financial literacy trainings and skill development trainings from Nirdhan whilst being a group member and with a motivation to do something in life she took her first loan of Rs. 20 thousand which she used to start a small grocery shop by renting a small room in the same place. Subha Kumari saved Rs. 80 thousand from her business and sent her husband for foreign employment. She continued taking loans from the bank and invested to extend her business. Slowly she started making good earnings from her business and therefore asked her husband to return from foreign employment and both of them continued extending their business together.

She said that she does not face any more financial difficulties, instead says she is happy to help her relatives who were reluctant of providing her with even a small favor in the past. With the bank's support she has developed leadership skills and she proudly says that she is now motivated to help in social works. She schools her daughter at the best school in town. She always thanks Nirdhan for being there to help her when she was roaming here and there for labor works for providing her with the funds alongside financial literacy and skill development trainings which helped her become an example businesswoman alongside providing employment to 5 people. Renowned entrepreneur Shuva requests everyone to work hard to make their family prosperous to build an enriched and blessed society.

Writer: Kopila Nepal, Assistant, Daldale Branch, Nawalpur

Commercial Farming of Adhikari Couple

35 years old Sumitra Adhikari from Ekle Gaun, Suklamandi Municipality, Tanahu District is busy now in her commercial agricultural business. It was difficult for her to run house with traditional way of doing agriculture so she called her husband back from foreign employment and started poultry farming and pig farming business. From her business she earns Rs. 60 thousand per month. A business she started a year ago as poultry business now has around 500 boiler chicken and 4 pigs.



She was born in Kaski District and is a first child of Santa Bahadur Khadka and Mithu Khadka. Since she was the first child in the family she had to take care of her younger siblings while also helping her mother on household and farm works. Because of a school being far from her home and the way to school was through jungle area her family could not provide her good education as they desired. Somehow, she studied up to 7th grade and later at the age of 18 she got married. Her family after marriage did not have a good economic status. Her husband was unemployed on top of poor economic status. As a result, she sent her husband to Saudi Arabia for employment by borrowing money at very high interest rates from local wealthy person. However, her husband could not make good income there instead suffered from extreme heat and tedious job and suffered from illness regularly. She was hurt because of this condition of her husband but she had to accept it to provide good education to her 3 children.

Around 5 years ago, Sumitra found out about Nirdhan's Dulegauda Branch employees visit to their village from her neighbor. She found out about the collateral free loan, cheaper interest rates and banking facilities to poor households provided by NULBSL. On 3rd December 2012 she became member of a group and took a loan of Rs. 20 thousand. She took the loan from buffalo farming and took further 4 loans for the same purpose. She also insured her animals from the risk of death. A traditional buffalo farming of 1 to 2 buffaloes was only enough to cover household expenses so she asked her husband to return back home and start a commercial poultry farming. She also made a farmhouse for pigs and bought 4 baby pigs to start pig farming. To expand her business, she took a loan of Rs. 100 thousand to add 500 baby chicks and food for those chicks. Currently her eldest son is studying at a campus and her 2 daughters at a good school. She started samriddhi savings from Rs. 200 and now saves Rs. 700 monthly. She admitted that she got the courage to step up from regular agriculture to commercial agriculture because of collateral free loan offered by Nirdhan. She said that everyone needs to use the loan provided by Microfinances for the right purpose to increase the income of their family rather than misusing the loan which has created misunderstanding of what microfinances are in the society.

Writer: Ms. Santi Sapkota, Branch Manager, Dulegauda Branch, Tanahu

Sirmaya Gurung is Becoming a Successful Entrepreneur

56 years old Sirmaya Gurung lives in Palungtar Municipality-6, Hawaiground of Gorkha District. She is in the business of producing concrete water filters with the help of her husband from their own house in Palungtar Municipality. She produces around 20 to 25 filter per month and sells at Rs. 5 thousand per piece.

She sells most of the filters from her house and exports some to the markets in Dumre and Pokhara. After



deducting expenses, she makes a profit of Rs. 30 thousand per month. She has built a 1 storey concrete house with the income from her filter business.

Sirmaya Gurung was born in 1962 in Shibhanagar Gaunpalika of Chitwan District. At the age of 19 she got married to Samser Gurung of Palungtar, Gorkha. Her husband used to work in India as a laborer. After a year of marriage, she gave birth to a son. Her family's economic status was very poor. With a dream to earn a lot of money, her husband took a loan from a local merchant and went to Qatar for foreign employment. He was promised a monthly salary of Rs. 40 thousand but only received Rs. 10 thousand as the broker cheated him. Because of low salary he returned back to Nepal. At the same time the Newa community organized a cement filter construction training in which he participated and later started making filters at a small scale at his own house. They wanted to expand their business but couldn't do so due to lack of funds.

In 2015 Sirmaya became a member of a group operated by Gaikhur Branch of Nirdhan Utthan. She took a first loan of Rs. 40 thousand and invested that loan to expand their business. As they produced more finished goods they started making better profits. She took another loan of Rs. 80 thousand to expand her business even further. Currently, she has a loan of Rs. 150 thousand from the bank which she has invested in her industry.

Sirmaya said that her time has finally changed. She added that her family was either cheated by broker or they had no funds to start anything in the past but because Nirdhan provided them loan without any collateral they are able to expand their business and bigger business is making bigger profits.

Writer: Mr. Rupendra Ghale, Assistant, Gaikhur Branch, Gorkha

Nanda Kumari Enjoying the Commercial Agriculture

Nanda Kumari Gurung is a resident of Kyamin Gaunpalika-9, Besigaura of Tanahu District. She is well known for her commercial goat and vegetable farming. From the profits made from goat and vegetable farming, she has built a three-room house. She has 27 mother goats and 43 small and big goats and he-goats. She has 3 plastic tunnels to grow tomatoes and she uses other 2 ropani land for different vegetable farming. She makes a monthly profit of more than Rs. 30 thousand and schools her children with the income as well.

47 years old Nanda Kumari was born in Kyamin Gaunpalika-6, Kotathok. She was born in a poor household



and so she did not get a chance to study. She used to help her parents in agricultural activities. In 1990, at the age of 20, she got married to Harka Bahadur Gurung of Besigaura, Tanahu. Her husband possessed a simple house, 3 ropani cultivable land and 5 ropani other land. She gave birth to a son and a daughter. They were having difficulties to run house from traditional agriculture that's why she took loan at a high interest rate to send her husband for the foreign employment in Malaysia. Her husband did not make enough money to support for household needs and hence she called him back home and built a goat farmhouse with a capacity of 50 goats. She bought 5 mother goats to get started with the savings they accumulated. She planned to buy more mother goats by borrowing loan with the collateral of their land but they could not obtain loan from anywhere.

After a while, she came to know about Duipiple Branch of Nirdhan which provided loans without collateral from other sisters of the village and became a member of the bank. She took her first loan of Rs. 60 thousand by discussion with her husband and invested in goat farming by buying 5 more mother goats for the farm. She later took another loan of Rs. 100 thousand and added 8 more mother goats in the farm with that money.

She also started vegetable farming as there was sufficient goat manure for vegetable farming. She started tunnel tomato farming. Currently, she has no spare time from her business and at the same time does not have any financial problems. Both the husband and wife are involved in work to make good earnings. The collateral free loan helped them extend their business and they suggest their friends to make proper use of the loans as well to become successful.

Writer: Mr. Basanta Dhakal, Branch Manager, Duipiple Branch, Lamjung

Nabina is Expanding her Business

34 years old Nabina Pariyar lives in Chame Gaunpalika ward no. 3 Timang of Manang District and runs a tailoring business alongside readymade clothes shop. She has seasonal readymade clothes at her shop. She has 4 tailoring machines where she does the tailoring herself. She took land on lease and made a wooden house on it to run the tailoring business out there. She has stock worth of around Rs. 340 thousand (clothes and other goods) at her shop. She earns Rs. 15 thousand after deducting from all the expenditure. Her husband works on construction and furniture business as a worket. She is a mother of 3 children where 2 of them are studying in the 10th class and the other is in 4th class. She is the member of Chame Gaunpalika ward no. 3 as well.

She was born in Tachai, Bagarchap Gaunpalika ward no. 7 of Manang District. Her father worked as a tailor to meet household requirements. She studied up to 12th grade. She had 4 brothers alongside her parents in



her family and the whole family's expenditure was covered by father's tailoring shop which was not always enough. In 2002, she got married to Som Bahadur Nepali of Timang, Chame Gaunpalika-3. After marriage, she became part of a big family of 8 members. Her husband used to work as a carpenter. It was very difficult to cover household expenses with his carpentry income. Nabina also wanted to do something so that she could help her husband that's why she took tailoring training in 2004 provided by women skills development center. After that she brought a hand tailoring machine and began tailoring in a small scale. She wanted to expand her tailoring business to large scale but couldn't achieve it due to lack of money.

When Nirdhan opened up their branch in Chame of Manang District, she became member of a group operated by the bank. She took her first loan of Rs.100 thousand and bought a tailoring machine and some readymade clothes to sell them directly. As her business expanded, her income increased. As the income increased she got more confidence. She took another loan of Rs. 200 thousand and expanded her tailoring business in even larger scale. As of now, she has the income of Rs. 15 thousand per month from the tailoring and readymade clothes business.

She said that it was hard to sustain just on her husband's income but as she is also earning now there are no financial difficulties. She expressed her gratitude towards Nirdhan for the loans that she obtained to upgrade her small business.

Writer: Mr. Rishi Acharya, Branch Manager, Chame Branch, Manang

A Successful Businesswomen: Babita

Kunjo Gaunpalika of Mustang is a very beautiful tourist area with its own identity. Babita was born in such beautiful place of Mustang as the first child of her parents among the 4 other children. She only got a chance to study up to 8 class. As per the traditions, she got married with Bishal Sherchan of Lete Municipality of Mustang in 26th August 2003. After she waved hands to parents' home to get departed her life took a new turn. Babita who was a daughter now became a daughter in law, sister in law and a wife. She also had burden of household activities. She also took responsibility of the family run hotel known by the name of Florida Guest. She got a new identity of a mother when she gave birth to her son after 2 years of marriage. Later, on 5th August 2013 she gave birth to her daughter. Taking different new identities in mind she took the responsibilities of Florida Guest House and never gave up.

Even though Mustang is one of the under developed District of Nepal but because of its natural beauty and the religious aspects, Babita's guest house was doing good business. She utilized her profit to expand this business which made her guest house bigger day by day. But sometime when she needed the loan to expand her business she didn't get it because there weren't any bank or financial institutions in the area. In 2015, Nirdhan opened up its branch in Ghasa of Mustang District and Babita became a member of Nirdhan on 3rd July 2016. Since joining the group she has been undertaking loan and savings transactions regularly. In the process she has taken group based collateral free loan along with collateral based micro enterprise loans. Not only this, she has also provided job opportunities to two unemployed youths in her business. Furthermore, she claims that the guest



house has produced many talented cooks. Currently, Florida guest house is run by Babita and her husband alongside 2 external employees.

Her guest house is now known as one of the best guest houses in terms of hospitality in the whole Mustang District. The guest who visit once wants to come back again and again. The guests that visited her place were found to be satisfied with the services provided by her.

Writer: Mr. Shankar Kanta Neupane, Branch Manager, Ghasa Branch, Mustang

Nammaya Gurung became owner of Tailoring and Training Center

42 years old Nammaya Gurung of Modi Gaunpalika-2 Patichaur of Parbat District is well known as a tailoring businesswoman. She started her tailoring business with only one machine and now has 11 machines in her tailoring business which is named as Sangita Tailoring and Training Center. Nammaya has bought a land of 3 aana with the income from her business and is sending her children in to good private boarding school for good education. She earns around Rs. 60 thousand per month from her business. The tailoring and training business have brought drastic changes in her lifestyle and for that reason she is planning to extend this business even more.



Nammaya Gurung was born in 1975, in Kyang-4, Lespar of Parbat District. She had 3 sisters and 3 brothers. She got a chance to study only up to 8th class. She got married at the age of 27 with Chandra bahadur Gurung who lived in Ghyalchok-7 of Gorkha District in 2002. Her husband didn't have any job that's why they suffered economic problem so she wished to start up her own business. To start up her own business she came to her maternal town and opened up her tailor shop with one machine in a small room in Patichaur of Parbat District with family suggestion. She had plans to extend the tailor shop and training but couldn't expand due to lack of enough money.

At that time, NULBSL staff from Patichaur branch initiated a group formation in her village of which she became the member. She took her first loan of Rs. 60 thousand and invested on buying different sewing machines and other equipment for the business. After she paid back the first loan, she took her second loan of Rs. 100 thousand and expanded her business by installing new clothes in the shop. She again took her third loan of Rs. 150 thousand and bought more machines to start providing training to the interested women of the village. She now has her own tailor, clothe shop and tailor training center business.

She said that everyone in the village praise her for her hard work and success. She has trained tailoring for so many women in the village and When she sees those women doing progress she feels satisfaction. She feels good to enjoy in her own income and thanks NULBSL for providing loans to start up/expand own business.

Writer: Mr. Om Prakash Yadab, Patichaur Branch, Parbat

A Successful Journey with the Support of Nirdhan

30 years old Pramila Khadka from Mangala Municipality-2, Kafalchaur of Myagdi District is known for her successful grocery business. She has rented 2 shutters to operate her grocery business in Babiyaichaur town. Her husband is abroad for foreign employment for the past 2 years. She has bought a land and built a house on it which she is currently renting for Rs. 10 thousand per month. She earns an average of Rs. 80 thousand per month from the shop. She is also able to buy 5 ropani land from the business income.

Pramila Khadka was born in Beni Municipality-1, Pulachaur in a poor family. She had a big family of 7



members at her maternity house which consisted of 2 sisters, 2 brothers, herself and her parents. Without daily labor work the family did not have sufficient food. She studied up to SLC somehow being in a poor family. In 2003, she got married at an early age of 16 with Janga Bahadur Khadka of Baniyaichaur-5, Kafalchaur, Myagdi. Just after a year of marriage she gave birth to her first child. Her husband did not have any permanent job or enough land. Daily labor work was not enough to run household expenses and raise their child.

She found out about Nirdhan Utthan and the groups formed by them from the employees of Nirdhan from Babiyaichaur Branch. She became member of a group and in 2014 she took her first loan of Rs. 40 thousand to start a small grocery shop. When she repaid her first loan she took her second loan of Rs. 80 thousand and invested it to extend her grocery shop. She decided to look after the business herself and send her husband for abroad employment. Her business grew and she used the profits and loan from the bank to gradually upgrade her business. Currently, she has a loan of Rs. 100 thousand which she has invested in her shop.

Pramila said that she does not have any financial concerns anymore. She is schooling her only son at a private boarding school nearby. She has plans to call her husband back to help her in the business as its blooming. She thanked Nirdhan and said that she will never forget the institute as the loans from Nirdhan helped her get out of labor works for others and reach the current status. She added that she will never leave Nirdhan and also said that if the loans are utilized properly and all the resources are used for the same cause the person will never have any financial problems.

Writer: Mr. Kedar Prasad Khanal, Branch Manager, Babiyaichaur Branch, Myagdi

Agriculture Changed Life

28 years old Kamala Shahi lives in Baglung Municipality-12, Banschaur and is known as one of the hard-working poultries and livestock farmer in the village. In her livestock farm, she has 6 cows and 2 buffaloes while in poultry she has 150 chicken. Every day she sells 20 liters of milk and earns Rs. 30 thousand per month. Her husband helps her in the livestock farming business. She has two children whom she is providing good education at a private boarding school. She is planning of extending her livestock farm by adding more cows in the farm in the coming days.

Kamala Shahi was born in Kothekhola Municipality-7, Singana of Baglung District in 1989. She had 3 sisters



and 1 brother while her father was involved in farming which was just about enough to cover household expenses only. As there was no good source of income in the family she only got a chance to study up to 9th grade. She got married at the early age of 15 with Chitra Bahadur Shahi from Jaimani. Her husband used to go for labor works in India for income source. In 2008, she gave birth to her daughter. Due to a big family, her husband's income was not sufficient for the household so she wanted to do something that she could help her husband. With all the support from the family she decided to start up poultry business in a small scale but she was in dilemma due to lack of money.

In 2015 she took her first loan of Rs. 40 thousand from Nirdhan's Rahale branch and started her poultry farm. From the poultry farm, she made good source of income that's why she took another loan of Rs. 60 thousand and extended her poultry farm. She called up her husband from the India and started livestock farming by taking another loan of Rs. 100 thousand. Since it was easier to sell the milk product near her home that's why she took another loan of Rs. 150 thousand and added more cows and buffalos. She continued extending her livestock farm business with the support of her husband.

She said that she is now capable of doing her own business and earn enough income from that business. It was very difficult to manage the household expenses even with the money sent by her husband and they rarely stayed together when her husband used to work in India. She is thankful to the Nirdhan for providing loan without collateral which made them self-reliant through business.

Writer: Bisworaj Aryal, Rahale Branch, Parbat

Story of a Single Businesswoman

Kharika Adhikari is a single woman who lives in Pokhara Lekhnath Metropolitan-25, Hemja. She has a metal workshop. She is making revenue of Rs. 1 million per month. She makes a profit of Rs. 50 thousand per month after deducting all the wages and expenses. She has provided employment opportunity to 3 people on a monthly payment basis. She is able to give good education to her children in good private school and college. Since this kind of business works through quality of service and products, she maintains the quality of the product, speaks in a mannered way and always keeps in touch with her customers. She is planning of extending her business in near future by adding additional employees.



She was born in Lauruk of Pokhara Lekhnath Metro-23, Kaski. She got married with Indra Prasad Adhikari from the same village. Her husband ran the metal workshop. She gave birth to her son a year after marriage and her daughter 2 years after that. They started renting a flat near their business location. The business was of small scale and lacked capital for expansion.

In 2008, she became member of a group operated by Nirdhan Utthan and borrowed Rs. 20 thousand to expand her business. Everything was going well when all of a sudden, her husband died which hindered her and her family. After the death of her husband she had to take care of the business and the children but she never gave up instead she continued taking loans and expanded her husband's business in a monumental scale. Currently, she has a loan of Rs. 200 thousand from the bank which she has utilized in her business.

She said that sometime people have to face unknown and sudden obstacles but during bad time Nirdhan helped her by providing loans which encourage her to continue her business. Her children are getting good education and there are no financial difficulties in the household. She added that she is overwhelmed by the help and the support shown by the bank by providing loans to her when she needed the most.

Writer: Mr. Krishna Bahadur Thapa, Branch Manager, Pokhara Branch, Kaski

Bank Loan Helped Extend the Business

37 years old Basanta Giri Dhital lives in Gyalichaur Ward No. 2 of Baglung District and is a grocery and fruits shop businesswomen. She also sells reformed stove. She imports necessary goods for her business from Butwal at wholesale rate. Both the husband and wife work together in the shop. She has inventory worth Rs. 200 thousand in her shop. She has a daily turnover of Rs. 5 thousand from the business. She has a son and 2 daughters studying in class 10,11 and 4 respectively.

Basanta Giri Dhital was born in 1980 in Sirsini Municipality of Gulmi District. Her parents were simple agriculturist from which they made the livings and didn't have any other income source. She completed her



studies up to 12th grade. She got married at the age of 20 in Paundi Amarai. Her family's economic condition was poor. Her husband went to Qatar with a dream to be wealthy. She became mother of 3 children and after having children it became more difficult for her to manage the household expenses so she was thinking of starting a business. She talked with her husband and opened a small grocery store. She wanted to extend her shop into large scale but could not do so due to lack of capital.

In 2015 she became member of a group operated by Khawang branch of Nirdhan and took her first loan of Rs. 20 thousand to extend her grocery business. She began to save a little amount of money in the bank as well. She took part in an Energy Training organized by Nirdhan Utthan in conjunction with Ajambari Foundation. She figured out the need of advanced stove in her town and started the sale of it. She took further loan of Rs. 50 thousand to further expand her shop.

She said that its easier for her to run the household expenses from the income of grocery shop. She added that she is able to make income from her house being with all family members. When she needed the loan for expanding her business Nirdhan provided the loan without any collateral and for this she is thankful to the bank.

Writer: Tokraj Basyal, Branch Manager, Khawang Branch, Baglung

Laxmi Basnet Enjoying at her Own Business

33 years old Laxmi Basnet from Galkot Municipality-6 of Baglung District runs a grocery store and a restaurant business. She has finished goods worth Rs. 500 thousand and furniture worth Rs. 200 thousand in her businesses combined. She makes a revenue of Rs. 10 thousand per day from her business where her husband, son and herself work together. After deducting all the expenses, she makes a profit of Rs. 30 thousand per month. Her family consists of herself, husband, 1 son and 3 daughters. With the income of her businesses she is able to provide good education to her children and is capable of managing the household expenses. She has plans to expand her business in the coming days.



Laxmi Basnet is the daughter of the Chandra Bahadur Adhikari and Guma Adhikari and was born in 1984 in Hatiya Gaunpalika of Baglung District. Her father used to go Qatar for foreign employment so they didn't have any difficulties fulfilling their basic needs. In 1999, at an early age of 15, she got married with Chandra Bahadur Basnet. Her husband also went abroad for foreign employment. She gave birth to a son and 3 daughters and to provide them better education she moved to Harichaur Gaunpalika along with her mother in law. They bought a piece of land with the money from Qatar. They stayed in a room on rent and as the rent expenses were high her husband's income was not enough to handle the expenses that's why she decided to start up a business and get involved in income generating activities but she couldn't do so due to lack of money.

In 2014 she became member of a group operated by NULBSL Galkot Branch and took her first loan of Rs. 40 thousand to start a small fast food shop in Galkot. When the shop started giving good income, she took another loan of Rs. 60 thousand to extend that small scale shop into a restaurant. In 2015, she took another loan of Rs. 150 thousand and invested to open up retailer business. She called up her husband from the abroad and both of them together started doing the business.

She said that since the bank provided the loan without any collateral, she started doing her own business. From the income of this business she is able to provide good education to her children in the boarding school. She is happy to work together with her husband. She is thankful to the bank as all this has become possible only because of the bank loans.

Writer: Mr. Prem Jaisi, Branch Officer, Galkot Branch, Baglung

Kamala Baral Became Owner of a Photo Studio

33 years old Kamala Baral lives in Dhorpatan Municipality-1, Burtibang and runs a Photo Studio. She has rented a room for Rs. 10 thousand to run her Photo Studio business. She is also involved in renting Sound System alongside Photo Studio. She and her husband work together in their business. She has an income of Rs. 60 thousand per month from her business. She has two sons. Her elder son Jackson, studies in class 8 while her younger son Jon Baral studies in class 5 at a private boarding school in Burtibang. She said that she has bought a 5 anna land in Burtibang town. She has the plans of extending this photo studio business by adding a new branch in the near future.

Kamala Baral was born in Bhimgide, Badigad Gaunpalika of Baglung District in September 1984. Her



maternal family's economic status was weak so she couldn't study after 9th grade. At the early age of 14 she got married with Jhabendra Baral from Dhorpatan Municipality-1 of Baglung District. Her husband didn't have any permanent source of income and went to India for employment opportunity. Her husband learned the skills of photo shooting and printing it through the use of computer. She gave birth to two children. They wanted to open up their own business from their own house but couldn't do so because of lack of funds.

In 2014 Kamala became member of a group operated by Burtibang branch of Nirdhan Utthan and borrowed a loan of Rs. 40 thousand as her first loan to start a Photo Studio. Her business started to become successful which provided her a lot of motivation. After her first loan, she continued taking loans of Rs. 60 thousand, Rs. 100 thousand, Rs. 150 thousand and Rs. 200 thousand gradually to upgrade her business in advanced way. As a result, her income level raised.

She said that Today because of Nirdhan's help and support, specially the loan that it provided, she managed to become a businesswoman. Both the couple work together to run their business at their own house and are able to improve their economic status. She wanted to thank NULBSL for giving her the courage and loan to start up her own business.

Writer: Ms. Ambika Pandey, Assistant, Burtibang Branch, Baglung

Bishna Kumari Thapa's Life Changed from Orange Farming

56 years old Bishna Kumari Thapa lives in Putalibajar Municipality-12 of Syangja District and is a successful commercial farmer. She has been doing orange farming in her own land of 5 ropani area. She is also involved in commercial goat farming alongside orange farming. Her husband and her daughter in-law help her in the business. From this business she is able to manage all her household expenses and save some of her earnings as well. From her agriculture she is able to increase the income of the family and hence plans to expand her orange farm business in near future.



Bishna Kumari Thapa was born in Putalibajar-12, Barja Gaun in 1961 as a daughter of Indra Bahadur Rana and Harimaya Rana. Her parents' main occupation was agriculture and they were doing agriculture in a traditional way which did not generate good income. Due to poor family economic status and being the first child, she didn't get a chance to study. She got married at the age of 16 with Kesh Bahadur Thapa of same village. After marriage, she gave birth to a daughter and three sons. As the expenses started to rise, she made up her mind to start commercial orange farming and goat farming instead of traditional agriculture.

In 2008 Bishna became member of NULBSL operated Barja Women's Group with the suggestion of Nirdhan employees and another member Hema Kumari Thapa. She was influenced by the financial literacy program organized by Nirdhan and took her first loan of Rs. 20 thousand to start her dream orange farm alongside goat farm. She was able to generate an annual income of Rs. 50 thousand which encouraged her to invest more in the business and hence she continued taking loans to expand her farms.

She said that she does not have any worries regarding the household expenses as of now. She is now able to send her children in a good private boarding for the better education. She is thankful to the NULBSL for providing loans without any collateral.

Writer: Ms. Bal Kumari Panthi, Assistant, Putalibajar Branch, Syangja

Sima Became an Industrialist with Twenty Thousand

42 years old Sima Saru lives in Waling Municipality-2, Bhakunde of Syangja District and runs her own furniture industry. Both her husband and herself work in the furniture industry along with two regular technical workers. She has a large wood cutting machine which is used by her own business as well as other furniture industries. From her furniture industry, she makes a profit of Rs. 100 thousand per month after deducting all the expenses. She currently has machinery and furniture worth more than Rs. 1 million at her factory. From the income of the same industry she has bought a land and built a house for Rs. 3 million in Waling Municipality. Her daughter is studying on 9th grade and her son studies at Bachelors level.

Sima was born in Chinnebas Gaunpalika-3 of Syangja District in 1975 A.D. Her parents were poor. She was



her parents' first child so she had to stay at home and take care of her brother and sister. Being born in a poor family which had difficulties managing food for the day, she had no options of studies. She got married with Govinda Saru of Mulyangkot, Syangja District in 1994. Her family didn't have good economic status that's why her husband went to Saudi for foreign employment but could not earn good income as his company was not a good one. He returned back to Nepal and they moved to Pokhara and began searching for jobs. Her husband started driving rickshaw but soon fell ill. They returned to Waling of Syangja where they started working at a furniture industry. Soon they became skilled furniture workers.

In 2007, she became member of a group of NULBSL's Waling branch. She took her first loan of Rs. 20 thousand to buy some furniture and plywood and sell finished products. They made Rs. 80 thousand profit from this. They found out that the furniture where they worked is under sale. The furniture industry belonged to their relative so they bought it with the savings they possessed, loan from bank and some amount to pay later. The loan they incurred while buying the furniture was paid off from the income made from the furniture and they finally owned the furniture business. Till now, she has taken 10 different loans from Nirdhan. Currently, she has 300 thousand loan from the institute which she has applied into her business.

Currently she owns a concrete house in Waling Town and a furniture industry. Since they have good income, everyone in the town respect them in the society. Sima said that Nirdhan's collateral free loan became her only support when she needed the money to start up her own business. She added if business is done with patience and with the skills one has, the success will follow. She shares these ideas and suggestions with other people in her town.

Writer: Mr. Bhim Lal Pokhrel, Branch Manager, Waling Branch, Syangja

Maya Devi Enjoying Her Commercial Pig Farming

40 years old Maya Devi Thapa from Galyang Municipality-1, Malunga Basindada is a commercial pig farmer. From her commercial pig farming earnings, she has bought a land in Malunga and build a 3 storey house. She is schooling her son at a good school. She earns an income of Rs. 80 thousand per month from her business. Both her husband and herself are involved in pig farming business. They have 17 well managed pig farmhouses where they have 8 mother pigs and 40 piglets. When the work load increases in the farm, they hire someone to work in the farm. As her lifestyle has changed drastically because of this business, she is planning to expand her pig farm business in the near future.



Maya Devi Thapa was born in Ilunga of Syangja District in April 1977. Her family background was poor and difficult. She had a big family with 8 sisters and 6 brothers so it was very difficult for her parents to cover household expenses. She got a chance to study up to SLC and got married at the age of 16. Her husband was unemployed. Her new family was also a large family. As it was difficult to run the regular household expenses, she decided to open a hotel business in Basindada market. She thought about the hotel business but couldn't afford to start it up.

At the same time Nirdhan employees from Galyang Branch came to her village to create new group. She took membership of the group and took a loan of Rs. 20 thousand to start a hotel business. Alongside hotel business she also started commercial pig farming. As she saw good profits from pig farming she kept on expanding it. She is continuously borrowing from Nirdhan to upgrade her business. Currently she has a loan of Rs. 250 thousand with the bank and has taken her pig farming to a larger scale.

As her business progressed, Maya Devi has become a strong example that willpower, hard work and dreams can get you success in any business. She said that the financial support, suggestions, advices and recommendations provided by Nirdhan helped a lot in her personal life.

Writer: Ms. Kala Neupane, Galyang Branch, Syangja

Sita's Business is Popular in Aryabhanjyang

Sita Talami, 49 years old resident of Bagnaskali Gaunpalika, Ward No. 3, Palpa is running a successful tailoring and cosmetic shop. She has registered her Sita Cosmetic Shop and running tailoring and cosmetic business. She has employed 2 external employees to help her run the business. She is running her shop at her Mother's house in Aryabhanjyang. She has 4 showcase, 2 tailoring machines and one interlock in her shop. She has cosmetic goods, fancy goods and clothes worth Rs. 700 thousand in her shop. She makes a profit of more than Rs. 50 thousand per month from her business. Her husband works in Dubai as a foreign employee. She has two sons who have studied up to Bachelor's level from their mother's income. She has managed to buy 23-dhur land in Bhalabari and 8-dhur land in Mangalpur from her business income.

Sita was born in Muslangkhola, Nayaranmatles-5, Palpa in 1968. She has four brothers in her family. Her family had normal economic status. She got a chance to study up to 10th grade only. At the age of 18, she got



married with Sop Bahadur Talami of Bagnaskali-3. She gave birth to 2 children. Her husband didn't have any job. She took tailoring training from Skills Development and Training Center in Butwal. The expenses increased after her children's birth. Her husband went to Dubai on foreign employment to make enough income for the family. She went to her maternal home with her children after her husband went abroad as she had misunderstanding with her parents-in-law. Her maternal home was in town area where she wanted to open her own tailoring business but she lacked capital to do so.

In 2008, she became a member of a group formed by Nirdhan Utthan's Aryabhanjyang Branch. She took her first loan of Rs. 20 thousand and bought a tailoring machine and started her own business. She got motivated as her business began to grow. She continued taking loans from Nirdhan and continued the expansion of her business. She added cosmetic goods in her shop as most of her customers were ladies and they were also interested in cosmetic products. Her business grew even more so she had to hire two employees to help her in tailoring while she looked at cosmetic sales, taking orders, selling clothes and other money management responsibilities. She has been borrowing money to invest in her business for the last 10 years. She has already taken a total loan of Rs. 1.2 million from Nirdhan and currently has a loan of Rs. 150 thousand invested in her business.

She said that she was able to provide good education to her children from her business income. Now her children earn for themselves and are independent. She wants to call her husband back to help her in her business as she has plans to further expand her business. She added that she has become able to provide employment opportunities to others by utilizing the collateral free loan she obtained from Nirdhan.

Presenter: Mr. Krishnakanta Adhikari, Branch Manager, Branch Office, Aryabhanjyang, Palpa

Chen Kumari Said Own Business Own Intensions

Chen Kumari Pachbhaiya is 43 years old resident of Jabgadi, Ward No. 9, Khaliban who runs a hotel business in Jabgadi town. She has assets like refrigerator, utensils, furniture etc. worth Rs. 400 thousand in her hotel. She is operating her hotel in Jabgadi by renting the space for Rs. 3 thousand per month. She serves her customers with tea and breakfast as well as lunch and dinner. The hotel is run by herself and her husband. She has a family with son and daughter-in-law alongside herself and her husband. Her son and daughter-in-law are involved in animal husbandry at home. After reducing all the expenses from the hotel, she makes an income of Rs. 30 thousand per month. She is planning of buying some land from the savings of her business in the near future.

Chen Kumari was born in a Khaliban VDC. Ward No. 9 of Palpa in 1974. Her father Mr. Bal Bahadur Sathighare



only had a little land. They were involved in traditional farming and labor works to make their living. She only obtained some primary level education. She got married at the age of 17 with Tal Bahadur Pachbhaiya of same village. Her husband used to go India for employment. She gave birth to 4 children. Her husband's income was getting insufficient to educate her children and cover household expenses. Her husband worked in India for 16 years and came back home to live with family. He worked at a hotel when he was in India. The couple wanted to start a hotel business in Jabgadi but they did not have enough capital to start it.

In 2014, she became a member of Nirdhan Utthan's Jabgadi branch operated Dandatol group and took her first loan of Rs. 40 thousand and started her hotel business. She bought necessary furniture items and utensils to start the hotel business. Her husband's experience in hotel industry made it easier for them to operate the hotel. In 2015, she took her second loan of Rs. 80 thousand and expanded her business by adding refrigerator and other necessary items. The business grew after addition of more items. They got more motivated because of business growth. In 2017, she took another loan of Rs. 100 thousand and added cold drinks at her hotel. Her business is finding pace now after the improvements.

She said that she could not provide good education to her 2 sons so she has sent them for foreign employment from her hotel income. She is saving some amount every month after allowing for her youngest son's school fees and household expenses. She is planning of buying a land with her savings soon. She is happy to live and work together with her husband. She said that all this became possible because of collateral free loan provided by Nirdhan.

Presenter: Ms. Suntauli Pariyar, Assistant, Jabgadi Branch, Palpa

Business that Uplifted Jamila's Life

Jamila Mia, 36 years old, resident of Chhahara, Ward No. 4, Chhahara Gaunpalika, Palpa is running a shop where she sells vegetables, fruits, clay pots and brooms. Her business is in her own house and she also grows some local chicken at her rooftop. She buys fruits and vegetables on wholesale from Butwal and Tansen to sell at her shop. She has goods worth Rs. 300 thousand at her shop. She makes a turnover of Rs. 4 thousand per day from the sale of vegetables and fruits. She makes a profit of around Rs. 30 thousand per month from this business. She sells the meat and eggs of her local chicken and makes a profit of around Rs. 5000 per month. She runs her business with her husband. She has four children, two sons and two daughters. Her elder son is studying in 12th grade, her daughter is appearing SLC this year and her 2 children are studying in 7th grade. After reducing all her household expenses and children's expenses, she makes a savings of Rs. 5 thousand per month. She is planning to diversify her business further in the near future.

She was born in Khachikot of Arghakhachi District in 1981. Her parents had 7 children. Her parents had a weak economy so she got a chance to study up to 8th grade only. At the age of 16, she got married with Mahabul Miya of Sandhikharka, Arghakhachi. Her parents-in-law came to Chhahara town for business purposes in 1998. They had a clothes shop over there. Her father-in-law died and her mother-in-law also became ill so they closed their shop. Her husband didn't have a permanent job and made living from labor income he made. She gave birth to 4 children. The expenses increased after her children's birth and to cover the expenses her husband went to India with a dream to educate his children and cover household expenses with his income. Life did not go as he planned and he could not make a good income in India as well so he returned back to Nepal. The couple thought of doing something in their home town but could not start anything due to lack of funds.



In 2012, Nirdhan Uthhan established its branch in Chhahara and informed everyone about collateral free loan services. When she found out about this news, she formed a group herself and became the leader of that group operated by Nirdhan. She took a loan of Rs. 40 thousand from the bank to start her vegetable/fruits shop. As there were no other shops like hers so it operated smoothly. She has since taken loans of Rs. 50 thousand, Rs. 80 thousand and Rs. 150 thousand in a regular interval for business expansion. She now has 50 local chicken along with vegetables, fruits and clay pots in her business.

She said that Nirdhan provided collateral free loan to start a business at her own place at the time when she faced difficulty from every corner. She is able to school her children. She said that she has plans to further diversify her business. She expressed her gratitude towards Nirdhan Uthhan for providing collateral free loans to poor people to create job opportunities.

Presenter: Ms. Pratima Khanal, Senior Assistant, Branch Office, Chhahara, Palpa

Cow Farming Became Kamala's Main Source of Income

This is the story of Kamala Koirala who is a successful cow farmer from Mathagadhi-2, Palpa. She started cow farming with 2 cows and now has 7 cows in her farm. She has even registered her cow farming business in District Livestock Service Centre with capital of Rs. 700 thousand. She has bought 3-ropani land in Khahare, Gairabari from her business income. She is able to educate her children and her husband and herself are engaged in the farm. She makes an income of Rs. 75 thousand per month from her cow farming business. She is planning of adding more cows into her farm in the future as her business is operating successfully.



Kamala Koirala was born in Gejha, Darmaldada Municipality. Her family economic status was very poor. She has 7 sisters in her family so her parents could not provide her good education. She got chance to study only up to 5th grade and at the age of 16, she got married. She gave birth to her first child after 2 years of marriage. The expenses increased after her children's birth but her husband was unemployed and it became difficult for them to run their household expenses. Her husband had 6 other brothers and it was a large family. The economic conditions of the house were degrading when Kamala became mother of another child. Her responsibilities increased. They got separated from the large family. Kamala was worried about what to do to make a living.

In 2010, Nirdhan Utthan's employees from Banstari branch visited Gairabadi and she got to know about the products and services offered so she became a member of the group formed by Nirdhan. She took her first loan of Rs. 5 thousand and used some of her savings to buy two cows. She became motivated because her cow farming gave her regular income. She continued taking loans from Nirdhan and utilized them to expand her cow farm. She is currently using her 8th loan of Rs. 200 thousand. The villagers are also motivated by Kamala's business and are involved in cow farming. Kamala's self-confidence is increasing because of that. Her husband respects her hard work and helps her in the farm. She sells 35-40 liters of milk from her cows every day and makes an income of Rs. 70-75 thousand per month from her business. Kamala feels proud of her hard work and believes everything is possible through hard work.

She got separated from the family with nothing in hand and now she is able to buy 3-ropani land as well as provide good education to her children and is operating her cow farm at her own land and has made a house in that land as well. She said that she will never forget the help and support provided by Nirdhan at the time of extreme difficulty.

Presenter: Ms. Sita Pandey, Branch Manager, Branch Office, Banstari, Palpa

Nirdhan Became Lali Rana's Support

This is the story of Lali Rana who is a 41 years old resident of Chehemi, Ward No. 8, Thulolumpek, Gulmi and runs a hotel business. Her hotel business started with her single effort which is now operated by other members of the family as well. She earns Rs. 30-40 thousand per month from this business. She is happy to make an income from hotel in her own village being together with her family. She is planning of expanding this hotel business in near future and recruiting external employees if required.



She was born in simple family of Thulolumpek-3, Gulmi. Her family's economic status wasn't good enough so she didn't get a chance to study further than 6th grade. At the age of 18, she got married with Chandra Rana of Chehemi in 1994. Her husband was employed in India. She also went to India with her husband and lived there for 2 years. Her husband went to Dubai and Saudi after India but could not make good income anywhere. She became mother of 2 children. Her husband was a Jaundice patient and died during treatment in 2014. She became widow halfway through her life which made her life more difficult.

In 2015, she became member of a group operated by Nirdhan Utthan's Johang branch and took a loan of Rs. 40 thousand and started a hotel business. As her business grew slowly, it became easier for her to provide education to her children. She has been taking loans from Nirdhan in a regular basis for expansion of her hotel business.

She said that at present she does not have any problems regarding household expenses and is happy to make income at her own village. She wanted to express her gratitude toward Nirdhan and the members of her group who motivated and helped her to become a businessman through collateral free loans.

Writer: Mr. Nara Bahadur Roka, Assistant, Johang Branch, Gulmi

Nirdhan Changed Munni Devi's Life

42 years old Munni Devi lives in Jamunawari, Tribeni Susta-3 and is a hardworking businessman who operates a successful auto repairing shop and sells fuel in retail packs. Her business started on a leased land in a small hut as a cycle repairing shop which has now expanded into larger scale in the same land which she has now purchased. She is operating the auto repair and retail fuel shop by registering her business at the required authority with Rs. 1 million capital. She has also employed 2 external employees at her business. 2 of her children are studying at a good school in 8th and 10th grade while 2 have already completed SLC. She organized her daughters' marriage and spent Rs. 1 million on it. She has managed to buy 1.5-kattha land where she has constructed a 4-room concrete house, one motorcycle and a tractor from her business income.



Munni Devi was born in a poor family of Maharajganj, India in 1975. She didn't get a chance to study at all. She got married with Ramesh Sonar of Sabik, Kudiya-8 in 1991 in a poor family who made their living from labor works. She gave birth to 6 children. She had an 8-member family and they didn't have any source of income which made them go through very difficult time.

With the help and the suggestion of members of the bank Gambhir Shrestha and Kalpana Koirala, she became the member of the group formed by Nirdhan Utthan. She took her first loan of Rs. 5 thousand and bought some necessary goods that were needed for cycle repairing. She continued taking loans and continued expanding her business. Recently, she has taken a loan of Rs. 200 thousand and added fuel stock at her shop. Her husband is involved in repair works of cycle, motorcycle, truck, tractor etc.

She said that Nirdhan's help and her hard-work has changed her destiny and suggests other members to utilize the loan properly.

Presenter: Mr. Lekhnath Kafle, Branch Manager, Branch Office, Belatari, Nawalparasi

Nirdhan Facilitates Bindrawati Towards the Path of Progress

Bindrawati Rajbhar, 34 years old resident of Kajarhiya, Jahada Municipality-7 is a well-known calf businessman. She has bought 2-kattha 18-dhur land from her business income. Her children are studying at a good English Boarding School. Her husband supports her in her business and during free time he works at a bricks industry. She earns of Rs. 20 thousand per month from her calf farming.

Bindawoti Rajbhar was born in Pratappur, Nawalparasi District on August 1981. She was born in inner Terai in



a family whose financial background was not that good. She had a big family so her parents could not provide her good education. At the age of 17, she got married. Her husband didn't have any job. They wanted to start their own business but they could not do so as they required capital investment which they lacked. The income her husband made from Brick industry and her labor income was just enough to cover household expenses.

In 2016, she became member of a group formed by Nirdhan and took a loan of Rs. 40 thousand to start calf distribution business. Her husband does the buying and selling of calf. She took loans regularly to invest in her business. Currently she has a loan of Rs. 100 thousand which she has invested in her business. As she is making good income from calf business, she is working hard to expand her business.

She thanked Nirdhan Utthan for providing collateral free loan which made her a businessman from a laborer. She expressed her gratitude towards Nirdhan for providing support in uplifting poor people's lives.

Presenter: Upendra Gautam, Branch Manager, Daunnedevi Branch, Nawalparasi

Agriculture is Changing Maya Devi Tharu's Life

49 years old Maya Devi Tharu lives in Jeetpur, Ward No. 8, Ramgram Municipality of Nawalparasi District and is involved in commercial mushroom and vegetable farming. She cultivates seasonal vegetables in a 3-kattha land and has a hut where she cultivates mushroom. Her mushroom and vegetable produces are bought by merchants directly from her house and she also sell some of her produce in Parasi market. She produces 8 quintals of mushroom in a year. She makes a profit of Rs. 35 thousand per month after deduction of direct



expenses. Her husband helps her in her farm. She has two daughters and a son. She educated her elder daughter up to 12th grade and arranged her marriage by spending good amount of money. Her young daughter is studying technical nursing course and her son is studying BBS. She has built a 4-room house from the savings of her income. She is planning to further expand her mushroom farm in the near future.

Maya Devi Tharu was born in Ramgram Municipality-4, in 1968. Her father, Mr. Kapildev Tharu had very less agricultural land. The traditional farming, he used to do at his farm was not enough to cover household expenses so he used to work as a laborer. As her family was poor, she didn't get a chance to go to school. In 1983, she got married to Keshab Raj Tharu of same village. Her husband's family was also a poor family. After a year of marriage, they got separated from their parents and received 3-kattha land from inheritance. She gave birth to two daughters and a son. The expenses increased after her children's birth and they didn't have enough source to cover the expenses so they started doing agriculture in other's land on half-share with the owner. They wanted to educate their children even though they did not get the opportunity to study. They wanted to start something for income generation but they lacked capital to start anything.

In 2003, Maya Devi became member of a group formed by Nirdhan Utthan's Parasi branch. She took her first loan of Rs. 12 thousand and started buffalo farming. She started making some income by selling produced milk. In 2006, she took mushroom farming training and started farming mushroom. Mushroom farming became a source of good income for her. She then started commercial vegetable farming in her land where they did traditional farming before. She is taking regular loans from Nirdhan and investing in her business. Currently, she has a loan of Rs. 200 thousand which she has invested in her mushroom farm.

She is able to provide good education to her children and able to build a house from her business income. She credits the collateral free loan offered by Nirdhan as her main source of success. She said that people have left their houses to earn money but still they are unsuccessful. She added that we don't need to go anywhere to earn money if we do a business we know of and never give up.

Presenter: Mr. Rabindra Kumar Barai, Branch Manager, Parasi Branch, Nawalparasi

Successful Businessman Kamalawoti

Kamalawati Harijan, 40 years old resident of Hakuiki, Nawalparasi District is involved in business with her whole family. She runs a cosmetic and grocery shop in Hakuiki and Parasi as well as local markets. She earns around Rs. 75 thousand per month from her business. She has bought a piece of land in Hakuiki and another in Parasi and has even thought of building a house in the Hakuiki land, all from the income of her business. Her Parasi shop is operated by her elder son and the village shop is operated by herself while her younger son and her husband runs stall at the weekly local market. Besides her family member, she has employed 2 additional employees to work at her shops in a regular basis.



Kamalawoti was born in a poor family in Majnipur of India. She had an 8-member family made up of 3 sisters, 2 brothers, herself and mom and dad at her maternal home. Her family wouldn't be able to eat in night if they didn't work in day time. Because of such conditions, she didn't get a chance to study. At the very young age of 11, she got married with Rajinder Harijan of Nawalparasi, Nepal in a poor family. She gave birth to a daughter at the age of 15. Later, she gave birth to three sons. Her husband neither had any permanent job nor enough land to do agriculture. Due to poor economic status, they were facing harsh conditions raising their children.

In 1996, she got to know about the groups formed by Nirdhan Utthan from an employee of Dhakdhai branch. She decided to become member of the group after consultation with her husband. In 1995 she took her first loan of Rs. 3 thousand and opened a small grocery shop. She took another loan of Rs. 10 thousand and expanded her grocery shop after repayment of her first loan. She looked after the shop while her husband operated stall in weekly local market. The business grew and she used the profits and further loans from Nirdhan to continuously expand her business. Currently, she has a loan of Rs. 300 thousand which she has invested in her business.

She said, "I have been on Nirdhan's group for 18 years. I have taken loans regularly to invest in my business. I did not get to study but I have provided good education to my children and arranged marriage of my daughter. I will never leave Nirdhan who has made me successful in my life."

Presenter: Mr. Yuvaraj Timilsina, Assistant Manager, Dhakdhai Branch, Rupandehi

Wholesale Businessman Girija Sahani

38 years old Girija Sahani Chai from Bank Colony, Siddharthanagar Municipality-8 of Rupandehi District is running a wholesale vegetable store at Kanchi Vegetable Market in Bhairahawa. She has registered her business with the name Deepak Siddhartha Vegetable Shop. She sells seasonal and off-seasonal vegetables on wholesale in her shop. She buys the vegetables directly from the local farmers. The retailers from Bhairahawa area alongside retailers from Thutipipal, Manigram, Bhalbari, Shankarnagar and Butwal. Her husband Dipak Sahani Chai is the secretary of Vegetable Seller's Association. She has bought a pickup van to collect vegetables from the farmers and for bulk sales purposes. She has bought a motorcycle for her husband to go to different places for business related activities. After her husband became secretary of the association, Girija is completely involved in the vegetable business. The business is run completely by the couple. They have employed a driver to operate the pickup van. They make an average profit of Rs. 40 thousand from their business per month after deduction of direct expenses. Her children are currently studying. She has plans to expand her business by adding fruits wholesale as well.

Girija Sahani was born in Praharitol, Siddharthanagar Municipality, Rupandehi in 1979. Her family was a poor family. She had 2 sisters and 2 brothers in her family. They had difficulties of managing food for the family. In



that situation, she did not get a chance to study. She got married to Dipak Chai of Bank Colony, Bhairahawa at the age of 14. Her husband's family did not have any land for agriculture. There was no reliable source of income in their family. They started a small vegetable shop to make living out of it. She had plans of starting a wholesale vegetable store but the plans were not implemented due to capital issues.

She became a member of a group operated by Nirdhan Utthan's Bhairahawa Branch at Bank Colony and took a loan of Rs. 30 thousand to expand her business. After the addition of capital, their business caught some pace. They got motivated from that. Since then she took regular loans of Rs. 40 thousand, Rs. 50 thousand, Rs. 75 thousand, Rs. 150 thousand, Rs. 200 thousand and continuously expanded her business. Now her business has turned into a wholesale store from a retail store. She has her own pickup van for business transportation purposes. They are satisfied as they are making good profit from their business.

Girija said that nobody trusted her when she was poor but today everyone respects her. She was not even accepted in the group in the beginning. She is able to educate her children after accounting for household expenses. She has plans to make regular savings for the future and provide high level education to her children. She said that she is grateful to Nirdhan for their support in achieving so much in her life.

Presenter: Mr. Niraj Singh Kunwar, Branch Manager, Branch Office, Bhairahawa, Rupandehi

Katari Baniya Became A Hotel Businessman

Katari Baniya, 60 years old lives in Devnabakspur, Majhgawa Gaunpalika, Rupandehi and runs a hotel business. She runs her hotel and lodge business in her own house in Majhgawa town. She makes a daily turnover of Rs. 4 thousand from her hotel and lodge business. Her husband Mr. Shankar Baniya helps her in running the business. She earns around Rs. 30 thousand from her business. She is saving Rs. 5 hundred in a regular basis for the future.

She was born in a Tarkullaha, Bhairahawa of Rupandehi District in 1957. She was born in a poor deprived



family so she didn't get a chance to study. She used to help in household works while at her maternal home. She got married at the age of 18 with Shankar Baniya of Devnabakspur. Her husband's family was also poor and deprived. They didn't have any income source. Her husband wanted to start a business of selling cereal crops but couldn't do it due to lack of capital.

Nirdhan Utthan established its Majhgawa branch in 1994. She became the member of Nirdhan's first group Devnabakspur. She took her first loan of Rs. 5 thousand and started a business of selling bulk cereal crops. They made enough income to cover their food expenses. She took another loan of Rs. 8 thousand to start a small tea shop. Both husband and wife were now involved in income generating activities. She took further loans to expand her business. In 2004, she bought some land in Majhgawa with the couple's business income. She took house construction loan from Nirdhan and built a house. She later opened her hotel and lodge business at her own house. Both the husband and wife have their businesses running successfully now. She serves tea, breakfast, lunch and all local food at her hotel while her husband buys rice, paddy, mustard, lentils etc. from local farmers and sells it to wholesalers in bulk. They are both making good earnings.

Katari said that Nirdhan Utthan provided easy and collateral free loans which helped her start her own business for income generation and also helped her make savings for the future. At present she does not have any financial worries and credits Nirdhan for all of it.

Presenter: Bramhanand Tripathi, Branch Manager, Majhgawa Branch, Rupandehi

Proper Loan Utilization Changed Saraswoti Chaudhary's Life

Saraswoti Choudhary, 32 years old lives in Ahirauli, Mayadevi Gaunpalika-1, Rupandehi District and is a successful businessman. Her business which started with a tailoring machine has now expanded into a cosmetic and fancy shop with capital investment of Rs. 1 million. Her two sons are studying in a good English Boarding School. Her husband who used to be a laborer now works as a driver and makes an income of Rs. 25 thousand while she makes an income of Rs. 30-40 thousand per month from her business. She has managed to buy a 10-dhur land and build a 4-room concrete house from her business income. She is planning of expanding this business further in the near future as her business has brought positive changes in her life.



Saraswoti was born in Khungawa of Rupandehi district on 30th July 1985. She was the youngest daughter of her family but after marriage, she became the eldest daughter-in-law which was a little difficult for her in the beginning. She was married in a poor family where her struggling days started. Her husband worked as a labor and she worked in the farm to cover their expenses. She became member of a group formed by Nirdhan Utthan's Mahajidiya branch on 21st January 1993 after suggestions from Nirdhan employees and Ahirauli group member Ms. Beili Harijan. She took her first loan of Rs. 8 thousand and opened a small grocery shop. Her business was growing slowly and making good income but at the same time her family got separated and the shop became her brother-in-law's after sharing the property. She had a baby boy just a year old at that time. She did not have any property at the time of separation. She had financial difficulty to start any business. She learned tailoring while she was at her maternal home. Hence, she took a loan of Rs. 40 thousand from Nirdhan to buy a tailoring machine and start her tailoring business. She started making good income from her tailoring business.

She bought 10-dhur land for Rs. 200 thousand from her business income. She worked day and night and added a loan of Rs. 150 thousand from Nirdhan with her tailoring income to start a cosmetic and fancy store. She built a concrete house with the business income as well. Later, she took another loan of Rs. 200 thousand to expand her cosmetic and fancy store.

Her business success uplifted the confidence of her husband as well and the couple started being seen as respected members of the society. She makes a regular savings for the future. She suggests her friends to utilize the Nirdhan loan and start a business of their own interest.

Presenter: Mr. Purnabasi Choudhary, Branch Manager, Branch Office, Mahajidiya, Rupandehi

Moti Tharu Enjoying Her Garment Business

This is the story of Moti Tharu who lives in Khunsa, Padsari Gaunpalika of Rupandehi District and has built a big hall with an investment of Rs. 200 thousand near her home where she runs her garment business. She has 8 modern machines worth Rs. 600 thousand in her garment industry. Her business is run by the couple and 9 external employees. She produces seasonal clothes for summer and winter months in her garment. She makes a profit of Rs. 60 thousand from her business. The business that she started with her and husband's hard work utilizing Nirdhan's Rs. 20 thousand loan has now turned into a million's business. She owns a small van, a motorcycle and Rs. 2.5 million worth garment business from her business income.

Moti Tharu, daughter of Bhikhu Tharu and Shanti Tharu was born as a second of four daughters of her parents



in Babhani, Tikuligad VDC, Rupandehi in 1986. She has studied up to 4th grade only. She got married with Hiranman Tharu of Khunsa, Padsari Gaunpalika. She has a son and a daughter. Her children are studying in a good English boarding school and Moti said that she will educate them to a level up to where they wish to study.

When Nirdhan Utthan formed a group through Kotihawa branch in 2010, she became member of the group so formed and took her first loan of Rs. 20 thousand and bought a tailoring machine to start her own business. She got motivated when her hard work paid off and she continued taking loans from the bank for business expansion. She took another loan of Rs. 150 thousand and started her own garment factory as her husband had the idea on garment business. Currently, she has a loan of Rs. 200 thousand which she has invested in the same business. She produces different clothing items in her garment factory like t-shirt, outer, leggings, trouser, track suit etc. and sells according to the order.

She produces necessary clothing items as per the demand of the market. She didn't get a chance to study after 4th grade because her father became disabled and she had to quit her study and help in household activities. Her husband supports people with heart and money at the time of need. Moti Tharu said that if we can utilize the collateral free loan offered by Nirdhan then we do not need to go abroad to earn money and we can not only get employed our self but also employ others.

Presenter: Mr. Nod Raj Basyal, Accountant, Branch Office, Kotihawa, Rupandehi

Happiness from Vegetable Farming

Sakuntali Kewat, 35 years old lives in Piprahawa, Ward No. 7, Gaidhawa Gaunpalika and is cultivating commercial vegetable farming in 13-kattha land. She got first prize and the certificate by showing her tomato products and third prize from radish product from her farm in the district agricultural program held in 2015. She cultivates seasonal and off-seasonal vegetables in her farm. She produces cabbage, radish, cauliflower, tomato, brinjal, sponge gourd, okra etc. in her vegetable farm. She works with her husband regularly at her farm. They hire some workers at the busy times in their farm. She sells her produce at a local market and at Butwal on wholesale. She sells vegetables of Rs. 70 thousand on average per month and makes a profit of Rs. 30 thousand from the sales. She has 4 children. She is educating her elder son at Butwal and younger is studying on 11th grade in Suryapura from her vegetable farming income. She spent good amount of money whilst getting her 2 daughters married.

Sakuntali was born in Manpakadi VDC-4, Rupandehi in 1982. Her parents' economic status was very poor.



Her parents had a little land. As it was not enough to cover their household expenses from the produce of their land, they worked as labor. They did not even have a thought of sending their children to school, so Sakuntali did not get a chance to study. At the age of 16, she got married with Hariram Kewat of Piprahawa. Her husband had 10-kattha land and a small house. They were engaged in traditional farming at their land. The land did not have irrigation facility. It was difficult to manage household expenses from their farm. Her husband became a victim of an accident at a grinding industry and his legs became permanently weak. He could not work outside and the income source were reduced which brought difficulties handling household expenses.

In 2009, she became a member of Haraiya Branch of Nirdhan Utthan when she knew about the group and collateral loan services provided by the bank. She took her first loan of Rs. 5 thousand and bought a tailoring machine but the business did not go as she planned. She then took her second loan of Rs. 10 thousand and bought a pump-set for irrigation purpose and started vegetable farming. Her income grew after starting vegetable farming. She continued taking loans from bank for vegetable farm expansion. She has taken 10 loans from Nirdhan and invested in her vegetable farm. Currently she has a loan of Rs. 200 thousand. She obtained success by farming

commercial vegetables. She has bought 3-kattha land and her children are studying in a good English boarding school with the accumulated income of this business.

She said that at present she does not have any worries about any expenses. She feels lucky to start own business and this is all become possible only because of the help of Nirdhan. She first invested in tailoring field which didn't work out but then when she invested her second loan in her interested field she became successful. She never gave up even when her husband didn't have good health and she alone done all this business by herself.

Presenter: Omkar Baniya, Branch Office, Haraiya, Rupandehi

Lalita Enjoying on Her Own Business

60 years old Lalita Kandel from Sitalnagar, Ward No. 8, Devdaha Municipality, Rupandehi runs her own hotel business with the name of “Kandel Nasta Pasal”. She has rented a shutter for Rs. 5 thousand per month to run her hotel. She sells mo:mo, choumin, tea, breakfast etc. and also sells cold drinks during summer months. She has Rs. 500 thousand worth of fixed assets and Rs. 500 thousand worth of working capital. She makes an income of Rs. 50 thousand per month from her business which makes a sales of Rs. 5000 per day. Her business is run by herself, her husband and her son and daughter-in-law. She has built a 4-room house from the accumulated income of her business. She has a 9-member family with her husband, 2 sons and daughters-in-law and 3 grandchildren. Her youngest son is in foreign employment. She was not able to provide good education to her children but is providing good education to her grandchildren now. She is planning of expanding this hotel business even more in the future to serve the passengers and staff of public transport.



Lalita was born in Gangoliya, Rupandehi District in 1957. She didn't get a chance to study because of the belief of the society to not educate daughters. At the age of 20, she got married with Ram Prasad Kandel of then Madhauriya VDC-1 of Rupandehi district. She gave birth to two sons and a daughter. Her husband used to work in India as a labor due to her poor family economic status. They had very little agriculture. The expenses increased after her children's birth and they didn't have enough source to cover for the expenses so she thought of doing something herself. In 1983, they moved to Sitalnagar from Madhauriya. She started a small hotel shop. She started making small income from her business which made it easier for her to manage expenses. She thought of expanding her business but she could not do so because of lack of funds.

In 2009, she became a member of a group formed by Sitalnagar Branch of Nirdhan Utthan and took her first loan of Rs. 8 thousand and invested in expansion of her hotel business. Her business grew after additional investment. She continuously took loans to expand her business. She has taken 13 loans from the bank so far. She currently has a loan of Rs. 200 thousand from the bank.

She said that she became able to expand her business because of Nirdhan's collateral free loans. She is able to run household expenses from their own business. She is making a regular savings of Rs. 1500 every month for her old age. She suggests her friends saying there is no need to be stuck and not do anything as there is Nirdhan Utthan to help start any income generating works.

Presenter: Mr. Narayan Buda, Assistant, Branch Office, Sitalnagar, Rupandehi

Furniture Business Changed Sita Shahi's Life

Sita Shahi, 42 years old resident of Majuwatol, Ward No. 13, Butwal Municipality is well known for her successful furniture business. Sita Shahi is the owner of Shivam Suppliers Furniture. She makes a profit of Rs. 60-80 thousand per month from this furniture business. She has employed 10 employees on her furniture business. Her furniture business is established on her own 17-dhur land. She has bought 1-kattha land and build a 6-room concrete house with tin ceilings from her business income. She has even added new design furniture in her house. Her two sons are studying in grades 11 and 8 respectively.

Sita Shahi was born in a normal family of Hastichour of Gulmi District. She didn't have difficulties of basic needs in her childhood. She got married to a family with normal economic status as well. She entered her new house as the eldest daughter-in-law. She had to take the responsibility of everything in her new house as she was the oldest daughter-in-law. Her husband worked as a carpenter at a furniture industry. She started stressing about how to educate her children.



As she was thinking of how to run life, Nirdhan Utthan employees from Butwal branch visited her village on 15th June

2004 to form groups to lend collateral free loans to. She knew about Nirdhan's arrival in her village and the collateral free loans provided by them. She took family consultation. In the beginning she was afraid about loss in business and repayment problems she might face due to that. She figured out that the fear changes into hope and courage when there is real need of something. She talked with her husband and initiated the group formation in her locality. She became member of the group so formed. She really liked the way Nirdhan operated. She not only became part of the group but encouraged others to be part of it. She then thought of starting a furniture business.



In 2004, she took her first loan of Rs. 8 thousand and opened her own furniture business. She was scared in the beginning but the income from the business made her excited. Within the fear of loss, she managed to repay the Nirdhan loan and made some profit on top of it. She took another loan of Rs. 12 thousand and enhanced her furniture business and worked with full commitment and hard work. Her hard work turned into fruitful results and she continued borrowing loans to expand her business. She gradually took loans of Rs. 20 thousand, Rs. 30 thousand, Rs. 40 thousand, Rs. 60 thousand, Rs. 80 thousand, Rs. 150 thousand and Rs. 200 thousand to continue expansion of her furniture business. As such, she has taken 15 loans from Nirdhan within 13 years of service from Nirdhan.

She thanked Nirdhan for providing collateral free loans alongside financial literacy which has helped in her progress.

Presenter: Ms. Sudha Rani Srivastav, Branch Manager, Branch Office, Butwal, Rupandehi

Tika Regmi Reached the Summit of Success

Tika Regmi, resident of Manpakadi-1, Kewalpur Bhata is a professional Cow Farmer. She started her cow farm with a single cow which has now expanded into a commercial cow farm with 20 hybrid cows. She is able to educate her 3 sons with good education from her business income. She is involved in the cow farm with her husband and 2 external employees. She earns around Rs. 60 thousand per month from her business.

Tika Regmi was born as a first daughter of her parents, Mr. Ganesh KC and Mrs. Nandakala KC on 26th



September 1966 in Ajerwa Village of Baglung District. Her father was a teacher. She has 2 brothers and a sister. Even though she was born in hilly region, her childhood was stress less. She got married to Mr. Mukunda Regmi of Kurga, Parvat District in 1994 while she was studying in 10th grade. When her mother-in-law died, they moved to Manpakadi, Kewalpur Bhata of Rupandehi district in 1998. Her husband was a Nepalese Army. During the domestic war period, in 2003, she was forced to leave her house with her 3 daughters by Maoist who also locked her house. Her younger daughter was only 6 months old at that time. Her hard days started from there. She lived in Itahari for 5 years facing intense struggle.

They decided to return back to their own village after the domestic war ended. She did not have any money and had 3 daughters to take care of. She wanted to do something herself rather than being dependent on her husband's income but she was not able to initiate anything due to lack of money. Thus, she became member of Nirdhan Utthan's Farsatkar Branch operated Kewalpur Bhata group on 1st April 2011. She took her first loan of Rs. 20 thousand and started vegetable farming. She made some income from vegetable farming and took another loan of Rs. 40 thousand and bought a jersey cow. She liked the cow farming business very much. She slowly increased the size of her loans and added more cows to her farm. Today she has 20 hybrid cows in her farm.

She said that she got married when she was studying so her dreams of studying were left broken but today she is schooling all her daughters. She is proud to be employed in her own business and on top employ 2 other employees.

Presenter: Ms. Pratikshya Gyawali, Branch Manager, Branch Office, Farsatkar, Rupandehi

Dhan Kumari's Life Changed

Dhan Kumari Bolal, 48 years old resident of Jhimpur, Ward No. 10, Sainamaina Municipality, Rupandehi is well known as a farmer and businessman. She operates a goat farm, pig farm (28 pig and piglets), fish farm (1 thousand fishes), poultry farm, grocery shop and as well as fresh meat house. She earns Rs. 60 thousand from her businesses. She has bought 1-bigha land and build a house from her business income and is living a happy life. Her businesses employ 4 members of her family along with an external employee. Since the livestock business has brought positive change in her life, she said that if we work with commitment and hard-work then we don't need to go abroad to earn money.



She was born in a simple agriculture-based family in Dhurkot, Gulmi District. Her family didn't have strong economy so she didn't get a chance to study. She got married at the age of 15 with Bel Bahadur Balal of Jhimpur, Ward No. 10, Sainamaina Municipality. She gave birth to 2 sons and 3 daughters. The expenses increased after her children's birth and they didn't have enough source to cover the expenses. The couple worked in others agricultural farms to make income for the family.

Dhan Kumari came to know about Nirdhan's products and services from the employees of Nirdhan Utthan while working at other's farm. She formed a group on 16th December 1999. She took her first loan of Rs. 10 thousand to operate an ice cream shop. While working at her ice-cream manufacturing industry, she also started goat, pig, fish and poultry farming. She has since continued taking loans and expanding her business.

At present, she is not worried about her expenses. She feels proud on her success. She used to work for others before but now she is capable of employing others at her business which she is very proud of.

Presenter: Jibaraj Poudel, Branch Manager, Branch Office, Ramapur, Rupandehi

Sirmatiya Tharu Earn Income Right From Her House

30 years old Sirmatiya Tharu from Gharbudiya, Ward No. 11, Banganga Municipality of Kapilbastu District runs a bread industry in her own house. She produces bread, samosa-namkin, cream roll, donut and various other bakery items. Her business is operated by herself, her husband and an external employee. Her parents help in packing finished goods. She buys necessary raw materials for her bakery from 4 number market and Taulihawa market while she sells the finished goods to the tea shops and grocery stores in 4 number, Taulihawa and Pipara. She has machinery, furniture, raw materials and finished goods worth Rs. 1 million at her bakery industry. She produces and sells products worth Rs. 10 thousand per day. She makes a profit of Rs. 80 thousand per month after deducting her direct expenses. She has bought 10-kattha land, built a house worth Rs. 4 million and bought 2 motorcycles from her business income. She has three children. Her elder daughter is 10 years old studying in 7th grade, younger daughter is 7 years old studying in 2nd grade in an English Boarding School and her son is 2 years old.



Sirmatiya was born in Hathausa, Ward No. 11, Banganga Municipality, Kapilbastu District in 1987. She was born in a simple agricultural family. She had 9 members in her family. Due to a big family, their parents struggled to provide basic needs to their children and she only got formal education up to 7th grade. At the age of 18, she got married with Dinesh Tharu of Banganga. Her family after marriage was made of 14 members. They only had 5-kattha land. They farmed their land in traditional ways and also worked as laborers to make their living. Her husband used to work at a bakery industry. She gave birth to two children. The expenses increased after their children's birth so they wanted to start their own bakery industry but they lacked capital investment.

In 2012 she became member of a group operated by Odari branch of Nirdhan Utthan and took a loan of Rs. 20 thousand. She started bakery industry with the loan and some amount she borrowed from her relatives. They started producing and selling bakery items with their hard work and started selling at the local market. They got motivated as their business got a good start. They took another loan to expand their business. She took loans of Rs. 20 thousand, Rs. 60 thousand, Rs. 100 thousand and Rs. 150 thousand in the last five years to expand her business to a larger scale. Her industry not only employed the whole family but also an external employee. Currently, her industry is producing products in a sustainable way.

She said that she has managed to educate her children alongside adding fixed properties by working at her own home. She used to have problems of feeding the family some years ago but today she employs others at her business. She said that everyone in the society respects her and credits Nirdhan for her achievement.

Presenter: Sushil Gautam, Branch Office, Odari, Kapilbastu

Kalawati Tharu, A Commercial Agriculture Entrepreneur

41 years old Kalawati Tharu from Hariharpur-1, Hariharpur Municipality, Kapilbastu District is involved in Poultry and Fish Farming. She has built 2 chicken coops and 2 fish ponds and registered her business as Indreni Poultry Firm. She makes an average profit of Rs. 70 thousand on a lot of poultry sales while she makes Rs. 70 thousand profit per year from her fish farm. She makes an average profit of more than Rs. 30 thousand per month from her businesses. The business is operated by herself and her husband. She has bought a 13-dhur land with a house worth Rs. 700 thousand from her business income. She has 3 children; her son is studying in 11th grade while two daughters are studying in an English Boarding School nearby. She is planning of expanding her business in the future by adding Lays Chicken for eggs production.



Kalawati Tharu was born in Budhhabhumi Municipality-4, Morma of Kapilbastu District. Her parents were farmers. She was a hard-working and laborious child. She got married at the age of 14 in 1991. She gave birth to a son and two daughters. It was difficult for the couple to manage the household expenses and educational expenses of their children with the traditional farming that they were involved in.

In 2013, she became a member of a group formed in Hariharpur by Nirdhan Utthan and took a loan of Rs. 25 thousand to buy bull for agricultural purposes. Traditional farming was not generating enough income for them so the couple discussed with each other and planned to start fish farming in their own land. In 2013, she took another loan of Rs. 40 thousand and dug a pond to start fish farming. She saw a good income generation from fish farming so she took another loan of Rs. 60 thousand and dug another pond and added more fish into her ponds. She was making good income from fish farming but because fish took long time to reach maturity, she decided to start poultry farming and hence she built a small chicken coop and started poultry farming with small number of chickens. As she made good income from poultry, she took another loan of Rs. 200 thousand and built 2 chicken coops and added 2000 chickens in her poultry farm.

Currently she is able to make some investment in her business after accounting for household and children's educational expenses from the income of her business. She said that because of increase in income, her family and the society praise her. She added that traditional farming is not enough so she suggests her friends to look out for other income generating investments.

Presenter: Mr. Dipak Bhattarai, Branch Office, Imiliya, Kapilbastu

Kamala Banjade, a Successful Businessman

This is the story of Kamala Banjade who is a permanent resident of Sandhikharka Municipality-8, Kimdanda. She has 6-ropani of terrace farm and 7-ropani of agricultural land. She also has a general tin-top house and a well-managed concrete cow farm. Currently, she has 5 cows in her farm of which 3 are milking cows, one is pregnant and another one is a calf. She sells 35-40 liters of milk every day. She makes an average income of Rs. 30 thousand per month from milk, vegetables and fruits sales. The income is enough to cover daily household, children's education and festive expenses. She works together with her husband in the farm. She has two sons and a daughter. Her daughter got married five years ago while her sons are currently studying. Her sons are diligent at their studies while her daughter has continued her studies at a local college where she is doing her Master's Degree and also teaching at Jana Jyoti School. She feels very happy about her children. Her husband helps her in her farming business. She has some fruit trees in her farm as well and sells fruits in seasonal times.

Kamala is the last daughter of Chhanda Prasad Sharma and Kala Devi Sharma and was born in Bhumikasthan Municipality-8 on 29th May 1969. She has a sister and a brother in her family. Her father studied astrology and is considered as an intelligent and good person in the society. Her parents have moved from their home town to Sandhikharka-2. She got married with second son of Mr. Hutkanta Banjade and Mrs. Khumkala Banjade, Mr. Gopal Prasad Banjade of then Kimdada VDC-1 in 1985. She had studied up to 8th grade and had to quit studies after marriage. Her husband went to Iraq for foreign employment after marriage and returned after 3 years. After his return, the couple started farming in their own land. They wanted to get involved in regular income generating activity to educate their children but they did not have enough funds to start something new.



She became a member of Nirdhan Utthan as she trusted the Nirdhan employee after talking with him about the institute. On 2nd January 2011, her group was formally established. She took her first loan of Rs. 30 thousand. She said that she had home discussion on cow farming at that time. Nirdhan reached her village at the same time which made her easy in financial way. She bought a cow with her first loan of Rs. 30 thousand and started cow farming. She took loans of Rs. 50 thousand on 2nd year, Rs. 75 thousand on 3rd year, Rs. 100 thousand on 4th year and Rs. 150 thousand on her 5th year with Nirdhan. Currently she is utilizing her 6th loan of Rs. 200 thousand. At the same time, she has also borrowed Rs. 40 thousand to repair her house. She said that the Nirdhan employees visit her farms at times to inspect her cows and give advices. Her group is also operating well. The members of her group are happy with the employees and the institute itself. She added that currently she has no problems in obtaining loans and the repayment of installments.

Finally, she suggested local citizens who are not members of Nirdhan to be part of Nirdhan. She added that she was able to start her cow farm and educate her children by utilizing Nirdhan loans. She wishes her son to be the manager of a bank. She hopes every organization to help the people involved in agriculture business and believes that if worked professionally the success is inevitable. She does not like the fact that people are leaving their farming lands unfarmed and living in capital on rent. She requests everyone to stay in the village and start commercial agricultural activities.

Writer: Shambhu prasad Kandel, Branch Manager, Branch Office, Sandhikharka, Arghakhachi

Rima Became an Entrepreneur and a Trainer Without Any Education

Rima KC lives in Pyuthan Municipality-4, Bijuwar and is a well-known wool industrialist. She has established Rima Wool Shop and Training Center in her own house. She has machinery worth Rs. 1 million in her business. The finished goods of her business are sold in a local level as well as exported outside the district. She makes an income of around Rs. 40 thousand per month from this industry. She has been schooling her children and managing household expenses from her income. She has also renovated her weak house into a strong house and bought lands in different places with her business income. She said that the business is employing herself and 10 others informally.



Born as a second child of Mr. Lok Prasad Pandey and Mrs. Jharana Devi Pandey, 48 years old Rima spent her childhood in Dharmawati Ranjyan of Pyuthan. She did not get a chance to study as per the traditional beliefs of the society of not educating daughters. She got married at the age of 16 with Man Bahadur KC of Ganjuri, Bijuwar. Her husband was a teacher but she always wanted to do something on her own but did not have the courage as she was illiterate. She took a clothes and bag making skills training in 2005.

She took the training but was not involved in anything when Nirdhan Utthan's Bijuwar branch opened in 2008. She became a member of Ganjuri Women's Group and took her first loan of Rs. 20 thousand to start her business by buying a cloth making machine. She took bigger loans year after year to expand her business. Recently, she took a loan of Rs. 200 thousand and expanded her industry by adding training center. She also works as a trainer of Clothes and Bag making training. She makes an earning of Rs. 2-3 thousand per day for conducting training. She said that she has even made Rs. 36 thousand for a 10 days training conducted outside her district.

She credited her success to her husband and Nirdhan Utthan. She feels proud of herself as she has established as a trainer within and outside her district from a person who hesitated speaking with other people before being a member of the group. She suggests other sisters out there to take loans from Nirdhan and utilize it in the field of their interest and work hard to achieve something and prove that even women can do anything rather than being just a housewife.

Presenter: Mr. Arjun Prasad Sharma, Branch Manager, Branch Office, Bijuwar, Pyuthan

Imadevi Rokamagar Enjoying at her Industry

This is a story of Imadevi Rokamagar who lives in Jaluke, Pyuthan and is a successful bakery industrialist. She currently has 4 machines, 4 racks, 1 showcase and 2 fridges amounting to a total of Rs. 500 thousand worth of fixed assets at her business. She also has Rs. 500 thousand worth of working capital in her business. Her business is established at her recently purchased personal house in Jaluke town. She sells her products in the local market as well as markets in Bijjuwar and Rolpa. She makes an income of Rs. 50-60 thousand after deduction of direct expenses from her industry. She said that she is managing her household and children's educational expenses from her income. She added that the business is providing direct employment to her husband and herself and indirect employment to her family members and 6 external employees.

Imadevi was born as the first daughter of Mr. Til Bahadur Thapa Magar and Mrs. Sita Thapa Magar in Ghustung-7, Barjibang on 5th December 1980. She spent her childhood working in the house and taking care



of her younger siblings instead of studying as she was the first child. She got married with Prem Bahadur Roka Magar of Tapa, Belbas-7 in 1996 at the age of 16. Her husband had 7 members in the family. As the family was economically weak, her husband used to go to India and work at a bakery industry to earn money. She gave birth to Ghana Shyam Roka Magar in 1999 and Sarita Roka Magar in 2007. Her son is studying in 11th grade in Ghorahi while her daughter is studying in 3rd grade in Jaluke, Pyuthan. In 2008, she took a bakery training from Micro-Enterprise Development Program and opened a small bakery fueled by wood in her own investment. She started

the business with Rs. 10 thousand. With the aim to provide financial services to Microentrepreneurs, Nirdhan Utthan operated a program in Bhingribazaar with collaboration of another organization in 2010. She got influenced from the program and became member of the group operated by Nirdhan after support from her husband and started utilizing loans and savings products offered by Nirdhan.

On December 2010, she took compulsory trainings provided by Nirdhan after becoming part of the group and took her first loan of Rs. 18 thousand and invested in expanding her bakery business. Since then she kept taking bigger loans every year and currently has a loan of Rs. 300 thousand. She has a modern machine at her industry now which makes up to 200 packs of bread at a time. She has bought a land in Dang, build a concrete house and is able to provide good education to her children while also paying for daily household expenses from her business income. She faced difficult situations in her life because of illiteracy so she wished to provide good education to her children and she is happy now that she is able to do so.

Imadevi Rokamagar who has been a member of Nirdhan since 2010 is currently operating her expanded business with the help of her husband, her brother in law and 6 external employees. She said that the credit of her success goes to her husband and Nirdhan Utthan. She has become a good example of an independent women in the society. She suggests other sisters out there to start their own business and become independent by taking loans and investing in right business instead of being housewives.

Presenter: Mr. Krishna Bahadur Darji, Branch Manager, Branch Office, Bhingribazaar, Pyuthan



Work by Will, Not by Force

Kalpana Khatri, 34 years old resident of Ruiniwang, Sulichaur, Rolpa is a vegetable and fruits businessman. She makes an income of Rs. 45 thousand per month from her business. She is running the household expenses of 5-member family by herself. She has invested more than Rs. 300 thousand in her business. She has bought a 10-kattha agricultural land and another small patch of land from her business income. She has also managed to fulfil her dream of wearing gold jewelry by buying 5 tola gold. She is planning of expanding her business even more in the near future.



Kalpana Khatri was born in a simple agriculture-based family in Dang. She got a chance to study up to 9th grade and got married at the age of 17. She started living permanently in Ruiniwang after her marriage. She always wanted to do a business and her father-in-law had a hotel business in Ruiniwang. The couple started helping their father at the hotel.

All of a sudden, her father-in-law decided to sell his hotel and move to Dang which made her family unemployed. The days started becoming difficult. She had to worry about money even to buy simple cosmetics. The couple thought of doing something on their own. Her husband went to Qatar for foreign employment. She wanted to do something of her own so she discussed with her husband and father-in-law and decided to stay at the same place and do something. Her father-in-law did not stand a chance in front of her strong desire to start a business so he bought 15 kg cauliflower, 50 kg onion and 30 kg potato to get her vegetable shop started.

Kalpana used to borrow investments at very high rates with the local merchants but when Nirdhan established their branch in Sulichaur, she became member of the institute in the year of establishment and took her first loan of Rs. 40 thousand to invest in her vegetable business. The loan gave good results and income so she continued taking loans to expand her business. She is currently utilizing a loan of Rs. 200 thousand and says that if the loan is utilized properly then it's not difficult to make good income and pay the installments. She used to collect her income in a box before but now she deposits it in Nirdhan Savings Account. She is completely satisfied with her business. She expressed her deep gratitude towards Nirdhan for providing never ending support in expansion of her business. She believes that if worked with self-trust and honesty, anyone can achieve success and her life has been an example of "Work by Will, Not by Force".

Presenter: Mr. Prem Ballav Bhatta, Assistant, Branch Office, Sulichaur, Rolpa

Nirdhan Taught to be Independent

This is a story of Sumitra Chaudhary who lives in Rapti Gaunpalika-6, Pathargadhwa, Dang. She has a clothes shop and is well-known as a successful industrialist. She makes an income of Rs. 35 thousand per month from her clothes shop. She has goods worth Rs. 130 thousand in her shop and also has 2 tailoring machines and an interlock machine. She started her business from a tailoring shop where she added clothes for sale later. The shop is providing full time employment for the couple. She has plans to expand her shop even more.



Sumitra is the seventh child of Rampati Chaudhary and was born in a Sangrapur-8, Sisahaniya 32 years ago. She got a chance to study up to 5th grade only even though she stood second in her class because of beliefs of the society to not send girls to school. She spent her childhood looking after cattle and collecting grass for cattle and wood for fire while her friends were attending school. She got married with Dhaniram Chaudhary of Pathargadhwa, Sisahaniya-8 at the age of 19. She gave birth to 2 children. The household expenses increased after her children's birth. Because of lack of reliable source of income their life became very difficult.

With an intention to start something, she became a member of Pathargadhwa Women's Group Center no. 16 operated by Sisahaniya Branch of Nirdhan Utthan and took a loan of Rs. 15 thousand to start cow farming. She made a profit of Rs. 3 thousand from her first loan and took another loan of Rs. 10 thousand and started vegetable farming which was not as profitable. She took her third loan of Rs. 10 thousand and bought a tailoring machine and started tailoring business. She continued tailoring business with the help of her husband and worked hard on it as it gave her good income. Later she took further loans to open Junu Clothes store at the same place which brought better income. The business she started with only Rs. 25 thousand is now worth Rs. 130 thousand. It also attracts tailoring business. She thanks Nirdhan for their guidelines, support and suggestion and said she reached to this stage with the help of Nirdhan.

She said that Nirdhan not only provided her loans but also taught saving skills which has made her independent today. She did not get a chance to study but she said that she will provide good education to her children. She added that Nirdhan helps those who have will to start business but no funds and brings the inner skills they possess to the external world. She said that she suggests women like her to start a business like her and make good income from it.

Writer: Mr. Lokesh Adhikari, Assistant, Branch Office, Sisahaniya, Dang

From Hut to Palace: Padma Chaudhary

Padma Chaudhary, 41 years old lives in Aatipakad, Gadhwa-6 and is a successful tailoring businessman. She has built a 3 storey building worth Rs. 6 million in Gadhwa town. She runs Garima Tailors in her own house. She makes an income of Rs. 30 thousand per month. She has employed 7 trainees and 5 other employees in her business. Padma who is able to make maximum profit from her business plans to expand this business in the near future.



Padma Chaudhary was born as a ninth child of Mr. Bejoram Chaudhary and Mrs. Kailashpati Chaudhary in a poor and deprived family in Gahira, Bela Gaunpalika-5, Dang on 7th April 1977. She was born in a joint family with 7 sisters and 4 brothers. She got married with Arjit Chaudhary of Gadhwa at the age of 19. She gave birth to a son and two daughters after marriage. The household expenses increased but the income did not which made their life difficult. In 2007, she got a chance to take part in a 6 months tailoring training organized by Tharu community. She started her tailoring business in Nathuniya Chauraha in 2008.

Her business reached near a point of closure due to lack of enough investment. In the meantime, Nirdhan employees from Gadhwa came to her village and informed about the products and services offered by Nirdhan. In 2010, she became member of the group formed in Aatipakad by Nirdhan and took her first loan of Rs. 20 thousand and invested in her business. She started making good income from her business so she took another loan of Rs. 50 thousand in 2013 for further business expansion. She started business of tailoring machine and other related items. She was able to build a house in the town area from her and her husband's savings. Later, in 2016, she borrowed a loan of Rs. 90 thousand and bought 7 machines for her business. Currently, she is utilizing Rs. 200 thousand general loan and Rs. 500 thousand Micro-enterprise loan. She has started training tailoring skills alongside her tailoring business.

Today, her business is progressing day by day at her own house. Her son is studying in 12th grade. She runs her household expenses herself. She said that she had never imagined being in a situation she currently is at. She said that she is happy to provide employment to 5-6 people because of motivation and support from Nirdhan Utthan. She tells everyone that financial freedom comes only when we utilize loans in proper field by learning skills.

Writer: Birendra Prasad Acharya, Branch Manager, Branch Office, Gadhwa, Dang

Anju Becomes a Character to Praise for Villagers

Anju GM, 34 years old resident of Laxmipur, Ghorahi is involved in buffalo and goat farming. She currently has 10 goats and 2 buffaloes in her farm. She makes an average income of Rs. 30 thousand per month from the sales of buffalo milk and the goat for meat. Her husband helps her throughout the business. She is schooling her daughters at a good boarding school and has even bought 2-kattha land for grass production for her buffaloes with her business income.



Anju was born as a second among three daughters of her parents in Deupur, Lamahi, Dang. She has studied up to 12th grade. As her parents were farmers, she had to help them at their farm during her childhood. At the age of 18, she got married with a guy from Laxmipur, Ghorahi. Her life became difficult after marriage as her husband was unemployed and the family was very poor. Mother of 2 daughters Anju was always stressed because of household expenses.

At that time, Nirdhan Utthan's Ghorahi branch organized a gathering in her village with a motive to provide financial services. She got motivated when she knew about Nirdhan's services from the employees and formed a group Laxmipur Center No. 1 by gathering her friends and became part of it with a commitment to do something. She took her first loan of Rs. 2 thousand on 7th June 2006 and bought a goat to start goat farming. She raised the goat and paid the installments with laborious work. She sold her goat for Rs. 8 thousand and thought it was a good profit. With a motive to raise more goats, she took her second loan of Rs. 5 thousand and bought 3 more goats. She got motivated as she learned that it was not very difficult to pay the installments and she could make good income as well. She continued taking loans to expand her goat farm. She later thought it was not enough so she took a bigger loan of Rs. 100 thousand and bought a buffalo. She made good income by selling buffalo milk which made her even more motivated. Currently, she has 2 buffaloes and even has a savings of Rs. 100 thousand for her daughters.

She is surprised with herself by seeing the positive financial changes in her life. She credits Nirdhan for this change. She imagines how difficult her life would be if Nirdhan was not there to help her. She gets a lot of praise in the village at the moment. Anju suggests her friends to borrow loans from Nirdhan and utilize it to make a good income.

Presenter: Mr. Mohan Bahadur Khatri, Branch Manager, Branch Office, Ghorahi, Dang

Yashoda Dhakal's Magical Economic Change

Yashoda Dhakal, 32 years old resident of Kalakhola, Ward No. 8, Tulsipur Sub-Metropolitan is a successful businessman. Her business started from a small rented room which has now expanded into a large-scale business and she is busy from early morning to late evening at her shop for retail and wholesale sales. She has registered her shop as Dhakal Wholesale and Retail Grocery Shop. She has already bought a house at a central location in Tulsipur “Ka”. She is schooling her children at a good English Boarding School. She runs her business with her husband and has employed 3 external employees to help them. She earns Rs. 45 thousand per month from her business. Since this business has brought positive chances in her life, she is planning to further expand her business in the near future.



Yashoda Dhakal was born in Kalamata, Ward No. 8, Purandhara Gaunpalika, Dang on 26th May 1985. She was born in a rural village of Dang and her family background was not very strong. She managed to study up to SLC. She got married at the age of 19 with Narayan Dhakal. Her husband worked abroad before marriage and was back home for marriage. He did not make a good earning abroad so he decided to stay in homeland and do something. As he was unemployed, the family had to struggle due to financial problems. She decided to do something in Tulsipur town so she moved with her family to Tulsipur in 2008. She wanted to buy her uncle's shop which was for sale but she did not have enough funds to buy it.

In 2009, she became a member of a group formed by Nirdhan Utthan's Tulsipur Branch and took a loan of Rs. 20 thousand to buy the grocery shop and started working there. She managed to easily pay off the loan and also acquired the shop fully within a year. She got motivated and excited. She took her second loan of Rs. 75 thousand and added more goods at her grocery shop. She made a good income and her husband also became happy to see that her business is running better than anyone else's. In the third year, she took a loan of Rs. 100 thousand and registered her shop and expanded it further as a wholesale and retail shop. She took another loan of Rs. 200 thousand to further expand her shop.

She feels lucky and happy as the collateral free loan provided by Nirdhan made her a successful businessman. She added that there is no need to go abroad to earn money as it is possible to do so here in our own country while being with our own family.

Writer: Mr. Pitambar Poudel, Branch Manager, Branch Office, Tulsipur, Dang

Kali Pun of East Rukum Became Financially Affluent

41 years old Kali Pun from Kacheli, Ward No. 12, Tulsipur Sub-Metropolitan City is a hard-working and dedicated farmer. She started her mushroom farming from a small land around her house and has managed to add 5-kattha land from her business income. She has 5 children and two of them are in higher education in Kathmandu while three of them are studying in Tulsipur at a good boarding school. She makes an income of Rs. 40 thousand per month after deduction of direct expenses from her mushroom farm. As this business has made positive changes in her lifestyle, she is planning of expanding her mushroom farm further in the near future.



Kali Pun was born in Ghera Village, Ward No. 9, Jhula Gaunpalika, Rukum on April 1976. She was born in a rural hilly area in a family with very poor economic background. She only got a chance to study up to 7th grade due to her family's weak economic status. She got married at the age of 19. She gave birth to a child after marriage. The expenses increased after the child's birth which brought stress in her life. She decided to move to Tulsipur as it was very difficult to live in the rural area of East Rukum. She moved to Kacheli-12, Tulsipur with her family and bought 3-kattha land from the share they received from inheritance and started living in a straw covered hut. They worked as labor and earned their living somehow.

She gave birth to her second child after moving to Tulsipur. The expenses increased even more and the income they were earning from labor job was not enough to cover their expenses. Her husband decided to go abroad for foreign employment and went to Malaysia for employment but he could not make enough income to send back home. It was getting very difficult to run household expenses. They were having troubles on top of troubles.

In 2010, she became member of a group formed by Nirdhan Utthan and took a loan of Rs. 5 thousand to start mushroom farming. She made good income from her mushroom farming so she called her husband back from abroad and took her second loan of Rs. 30 thousand and expanded her mushroom farm. The couple started selling mushroom in Tulsipur Town as well as in local village and saw the great demand for mushroom so they committed to never leave mushroom farming. In this process, she took her third loan of Rs. 75 thousand and added 800 sacks of mushroom for growing in her 3-kattha land. She was able to repay her loan and make a profit of Rs. 300 thousand which she used to repair her house. She took her 4th loan of Rs. 100 thousand and with the view to expand her business even more she added 1500 sacks of mushroom and cultivated in 5 tunnels. Currently, she is utilizing Rs. 200 thousand loan.

She said that her confidence and hard work were supported by the Nirdhan loan which has brought her to this stage. She has proved that if worked hard there is more money in homeland than abroad. She added that Nirdhan has played a great role in poverty management.

Writer: Pitambar Poudel, Branch Manager, Branch Office, Tulsipur, Dang

Bimala Shah Won a Lottery

34 years old Bimala Chanda Shah from Gauridada, Ward No. 3, Kohalpur Municipality is a well-known successful farmer cum businessman. She is involved in Livestock farming and grocery business while she has bought a vehicle for her husband. Her businesses have provided employment to 6 external employees. Currently, she sells 20 liters of milk per day, Rs. 3 thousand worth of goods at her shop and buys and sells buffaloes in weekly basis. She also has 2 buses and 1 jeep in operation in public services. She makes an income of more than Rs. 200 thousand per month.

Bimala was born on 29th October 1983 in Darmakot Gaunpalika of Salyan District as a daughter of Mrs. Jib Kumari and Mr. Khetra Bahadur Chand. She was born in medium class family. She could not complete her SLC exam as her sister died leaving her 9-month old child so she got married with her sister's husband on January 2005. As their economic conditions were not very strong, she moved to Gairidanda of Rajhena VDC of that time with her husband and young nephew. She has 2 daughters and a son in a family of five members and her children are studying at a school.



They faced many difficulties after they moved to Terai and had to work as labor for covering daily expenses as nobody trusted them at that time for even a hundred rupees. One day her husband heard about Nirdhan Utthan's groups and sent her to learn more about it. She learned about the products and services of Nirdhan and applied for the membership of Swotranagar "Ka" Women's Group. There were other 5 women who also applied for the membership at the same time so they decided to choose a member from 6 randomly. She won the random selection and felt like winning a lottery when she became member of the group finally even after disbelief from some of the group members. She made a collateral of her Marriage ornament and borrowed some money from local merchant to make a savings at Nirdhan and became a member on 14th November 2006. That moment became a very important moment of her life and proved to be a lottery for her life.

She has become a successful businessman now because of her hard work and support from Nirdhan Utthan. The business she started as buffalo farming by borrowing Rs. 10 thousand from Nirdhan has expanded over the years and now she is involved in buffalo reselling business. Her husband who used to work as a labor is now a vehicle owner. She also has plans to resell up to 10 buffaloes every week and add a pickup van in the near future. Bimala said with her eye full of tears that she was not trusted for a hundred rupees in the past but is now taken as an example by the villagers. She added that all her property is the result of Rs. 10 thousand loan and her hard work. She is trusted in the society and is also a board member of Government School which has increased her prestige in the society. She utilized her loan properly and advices group members to react responsibly during happiness and be calm during hard times and utilize the loans provided by Nirdhan to move ahead in life.

Presenter: Mr. Shashidhar Parajuli, Branch Manager, Branch Office, Kohalpur, Banke

Santoshi is Engaged in Multiple Businesses

This is a story of Santoshi Giri Rawat from Ranjha-20, Nepalgunj Sub-Metropolitan who is well known in Ranjha Airport Chowk for her business and social work. She has been operating a grocery shop in Ranjha for the last 13 years and has recently started BS cosmetics and Hilsa Tours and Travels. Her businesses are providing employment to her husband and 3 external employees alongside herself and makes an income of more than Rs. 60 thousand per month after reducing direct expenses.



Santoshi is a daughter of Iswori Nanda Giri and Amala Giri and was born in a rural village of Chandannath VDC-6, Jumla on 30th June 1978. She was born in a poor family as a first child out of 3 children. She did not get to study a lot as the school was miles away and she had to help in household activities. At the age of 17, she got married with Bishnu Rawat of Simikot-3, Humla on May 1996. Santoshi who did not have a happy life at maternal house did not get a happy life even after marriage. The everyday life was very difficult as she got married to even rural Humla so with mutual understanding with her husband they moved to Ranjha of Nepalgunj in 1997 with their neighbor holding a baby in her womb. She lived at relatives' house for some days and later rented a room and moved there. She gave birth to her child but she did not get the care during her maternity period as required because she had to start working to make the living. Her husband later got a job around Nepalgunj airport which made their life a bit easier.

On December 2003, she took membership of a group formed by Nirdhan Utthan's Ranjha Branch. She took her first loan of Rs. 12 thousand and opened a grocery shop. Her husband helped her at his free time by importing necessary goods from India in a bicycle. Her children also grew slowly. Her continuity and interest in work and habit of savings improved due to her husband's hard work, love and support. She has never been involved with any other banks apart from Nirdhan. She took her second loan of Rs. 25 thousand and added cosmetic items at her shop. She managed to buy 1-kattha land worth Rs. 50 thousand in Ranjha from her business income. Her husband also made good income from his job at the airport. Her confidence to take loans increased and she slowly expanded her business. As the time passed by, she registered and opened Hilsa Tours and Travels at

Ranjha airport to be operated by her husband. As her business progressed, she rented 2 shutters to register and open BS Gift Shop. She also managed to build a 3 storey building in Ranjha where the Nirdhan currently has its branch. She has also bought 2 patches of lands elsewhere. Her son is studying Hotel Management in Nepalgunj while her daughter is studying Staff Nurse. She is operating cosmetics shop, travel agency and buying and selling lands at the moment. She has also employed 3-4 employees. She also has a Ncell tower at the top of her building from which she makes Rs. 15 thousand per month. She earns Rs. 10 thousand as rental income from Nirdhan and makes a yearly income of around Rs. 1.5 million from her businesses and other income combined. She is able to save around Rs. 1 million per year which she invests in purchasing land.

She is happy to have reached this position in life and said that the way shown by Nirdhan was very helpful and she will never forget it. She said we need to always work hard and we will definitely get the result of it. She wanted to thank Nirdhan Utthan from her heart. She said that Nirdhan needs to help people like her at the rural villages as well and provide them trainings to make them capable of doing something for themselves. She added that it would be easier if Nirdhan would increase the limit of its collateral based loans to Rs. 1 million.

Writer: Mr. Ek Narayan Aryal, Branch Manager, Branch Office, Ranjha, Banke



Gitanjali Took Her Business from a Small Hut to a Big Shutter

Gitanjali Maurya, 43 years old resident of Gharbari Tole, Nepalgunj-5 is known as a successful businessman for her Om General Store. She makes a daily turnover of Rs. 20-25 thousand and makes a monthly profit of Rs. 100 thousand. She has built a big house with 4 shutters. She is occupying a larger shutter for her business and renting the other three for Rs. 10 thousand each per month. She sent her son to Japan for studies with her business income. Her business has employed herself and her husband along with 2 external employees.

Gitanjali was born in a poor family in Jaispur village of Nepalgunj as a first daughter out of 5 children of Mr.



Ramesh Sharma and Mrs. Fulamati Sharma. She got married in a traditional way at the young age of 13 with Bahudal Kumar Maurya of Gharbari Tole, Nepalgunj. Her husband's 9-member family lived in a 2-room house and didn't have any strong source of income. Her family's condition was very poor but her husband helped her study up to 12th grade. She could not go to work because of family and social restrictions. She gave birth to 2 children. The expenses increased after her children's birth so she opened a small grocery shop outside her house where she had customers but did not have enough goods to sell.

She knew that her business would perform better if she added more inventory. One day Nirdhan Utthan employees visited her village and gathered the women of the village and explained the products and services offered by Nirdhan. She took the required training and became member of Udayapur Center No. 47. She took her first loan of Rs. 20 thousand in 2009 and added inventory for her shop. As she increased her stock, the business started making better profits. The merchants also started giving credits. She started making savings as her income grew. Her loan sizes from Nirdhan also increase year by year as per her necessity. Currently, she has taken a loan of Rs. 250 thousand for investment in the same shop. She has stocks worth Rs. 1.5 million in her business. The business that she started as a small grocery store has made a great progress. She is planning of expanding her business in the future by adding cosmetic goods.

She said, remembering her past, that Nirdhan loan took away her painful days. She added that its not just about receiving the loan but also about proper utilization of loan, honesty in the business, hard-work and patience at carrying out business. She credited Nirdhan to make her a successful businessman in the whole village.

Writer: Gulsan Okheda, Assistant, Branch Office, Udayapur, Banke

A Good Entrepreneur Jhum Kumari Khatri's Grocery shop

Jhum Kumari Khatri, 37 years old resident of “C” Village, Khajura Gaunpalika is well-known as a successful businessman. She has bought 2-kattha land and build a house with her business income. She runs grocery, cosmetic and vegetable shop in her own house. She has stocks worth Rs. 500 thousand at her shop. She earns Rs. 50 thousand per month from her business. Her husband and children also help her in operating the shop. She is planning of expanding this business in the near future as it has brought positive change in her economy.

She was born in a simple agriculture-based family of Khajura Gaunpalika. Her family was a middle-classed family and she got a chance to study only up to 9th grade. At the age of 19, she got married with Rup Kishor



Khatri who ran a small grocery store in the same village. She gave birth to two daughters and a son after marriage. She started stressing about how to educate and grow her children.

In 2006, Paraspur Branch of Nirdhan Utthan formed “C” Village Women’s Group. She became the leader of the group. She became impressed with the financial literacy training provided by Nirdhan and took her first loan of Rs. 15 thousand and invested to expand her grocery shop. She was able to make a net profit of Rs. 5 thousand from her first investment. Since then she continued taking loans to expand her business. Currently, she is utilizing a loan of Rs. 200 thousand for her business expansion.

She said that at present she has no expenses related problems. She is able to school her children at a good boarding school. She is proud of the fact that one of her daughters is studying in 11th grade, another daughter in 9th grade and her son in 5th grade. The business where she invested Rs. 15 thousand is worth Rs. 500 thousand today. She said she is thankful to Nirdhan for encouraging and supporting her to make her an independent entrepreneurship by providing collateral free loans. She wanted to suggest other women out there to take loans and utilize in a field that they are interested in.

Presenter: Ms. Puspa Kumari Subedi, Aisstant Manager, Paraspur Branch, Banke

Laxmi Khadka Turning into a Successful Businessman

Laxmi Khadka, 36 years old resident of Khajura, Ward No. 3, Khajura Municipality has established herself as one of the successful businessmen. She runs Sabin Grocery Store in Khajura-1 for wholesale and retail sales and earns Rs. 50 thousand per month. She has built a concrete house in Khajura Town with the accumulated income of her business. Her husband helps her in her business. They have opened a hotel business from the income of their grocery store which is run by her husband. They are planning to continuously expand their business.



She was born in a simple agriculture-based family of Bageshwori-6, Banke. She got a chance to study up to 12th grade but could not study further because her parents couldn't afford her higher studies. She got married with Om Bahadur Khadka of Bageshwori-2 in a relatively poor household. Her husband was running a small grocery shop but he was not able to expand it due to lack of funds.

She got to know about Nirdhan's Khajura branch through her neighbor and also knew about the collateral free loans provided to poor females by forming groups. She visited the Nirdhan employees to understand further about the processes of loan disbursement and other procedures and formed a group named Grihalaxmi Self-Reliant Women's Group by gathering poor women like her from her village on 30th July 2008. She took her first loan of Rs. 20 thousand on 13th November 2008 and invested in her grocery shop expansion. The loans from Nirdhan became her backbone for business expansion so she continued taking loans to grow her grocery shop further. She does not have any issues in expenses management because of the income from her business. Her elder son is studying at a college while her 2 younger sons are studying at a nearby boarding school. Her hard work and dedication towards the work has paid her well as she has uplifted herself from poor lifestyle. She thanks Nirdhan for providing loans which were vital in her business expansion. She is now planning of expanding her business further in a larger scale. She has become a source of inspiration in the village and suggests her counterparts that even small loans are enough to bring a change but it needs hard work and will power.

Writer: Mr. Tulsi Prasad Rana, Branch Office, Khajura, Banke

Tikarani Became Owner from a Labor

This is a story of Tikarani Punmagar from Tepari, Fattepur-9, Banke District who is a tractor owner. She earns Rs. 60 thousand per month from her tractor and goat farming business. Her husband operates the tractor while she runs goat farming. She has employed 3 employees for works related to tractor operation.



35 years old Tikarani was born in a deprived Tharu family in Fattepur-9, Banke. She had 8 members in her family which was operated by labor works and half production sharing agriculture in other's farm. They had difficulties with basic needs. She didn't get chance to study as her childhood was spent helping her parents in household activities. When she was a little older she started extracting sand from nearby Rapti river with her elder brothers and sisters.

She got married at the age of 17 with Karma Raj Pun of hilly community. Her husband had 6 members in his family. Her husband used to go to Nepalgunj in a rickshaw to sell fire sticks and also worked as sand extractor in Rapti river to make living. She said that it was very difficult to extract sand from Rapti in the hot summer but she did not have any other options. She gave birth to 3 children but her income was still the same.

She found out about the opening of Nirdhan branch in Fattepur so she united women like her and made a group of 29 to take membership from Nirdhan. She felt like the arrival of god when Nirdhan entered her village as the interest rates for borrowing from local merchants was around 60 percent at that time. She took a loan of Rs. 40 thousand from Nirdhan and started buffalo farming. She took second loan of Rs. 60 thousand to start male buffalo and goat farming. She made good amount of savings by selling buffalo milk, goats, male buffaloes etc. She bought a tractor from her savings and loan. She has 20 goats in her farm at the moment. She is paying loan installments and tractor installments from her business income and is also making savings on top of it. Currently, she has a loan of Rs. 200 thousand borrowed from Nirdhan.

She said remembering her past that she would probably still be working at the bank of Rapti river, extracting sand and she would be living in the same small hut if Nirdhan Utthan did not come to her village. She would also have difficulties educating her children if there was no Nirdhan in her village. She added that due to Nirdhan's help she has become an owner from a labor. She is able to employ 4 people at the moment. She suggests everyone to borrow loan and invest in income generation with hard-work and honesty.

Writer: Kalak Raj Ban, Branch Manager, Branch Office, Fattepur, Banke

Pabitra Earns Rs. 40-50 Thousand in a Single Month

Pabitra Jaisi is a woman entrepreneur who earns Rs. 40-50 thousand per month from the sales of milk. She lives in Thumani, Bansgadhi-9, Bardiya. She runs her cow farm at her own house. She currently has 7 hybrid cows in her farm. She has a 1-bigha land where she grows grass essential for cow farming. She is supported by her husband in farm works such as milking the cows, feeding the cows, looking after the cows and taking the



milk to the market for sales. She sells 50-70 liters of milk every day. She is able to educate her children from the sale of milk. She has also built a 4-room house from her business income. She is planning of expanding her cow farm by adding more cows in the near future.

Pabitra Jaisi was born as a first child of her parents in a simple agricultural family of Chisapani-1. She got a chance to study up to 5th grade. She got married to Purna Prasad Jaisi of Rum Gaunpalika-7, Dailekh at the age of 16. Her husband was unemployed and they had children after marriage which made their life difficult to sustain in the quiet hilly area. Therefore, they moved to Thumani, Bardiya from Dailekh. Her husband did not have a job which created difficulties in her life even after moving to a Terai area.

When she was facing a dilemma of how to generate income, Nirdhan Utthan's Bansgadhi Branch formed a group in her village to provide microfinance services. She took compulsory trainings through the same group and became a member of Nirdhan. In 2011, she took her first loan of Rs. 10 thousand and opened a small grocery shop. Her husband went to abroad. She continued taking bigger loans for expansion of her grocery shop. The couple did not make good income from either foreign employment or grocery shop. They discussed with each other and took their fourth loan of Rs. 70 thousand from Nirdhan and bought a jersey cow. She got good income from cow farm so she added more cows in her farm every year by borrowing more loans. She later transformed her cow farm into a commercial farm by obtaining governmental support of Rs. 100 thousand, her savings of Rs. 200 thousand and by borrowing 150 thousand Nirdhan loan. She continued expanding cow farm by adding cow in the farm. She earns Rs. 40-50 thousand per month from her business.

She said that she feels proud to be known as one of the successful businessmen in the village because of collateral free loan provided by Nirdhan Utthan. She added that she feels happy to see her neighbors and group members being involved in Animal Husbandry and other agriculture-based activities by seeing her progress. She requests the women in her community to be involved in the group and utilize the loan provided by Nirdhan to become independent and generate income sufficient for them.

Writer: Basanta Kumar Oli, Assistant, Branch Office, Bansgadhi, Bardiya

Once a Kamaiya (Labor), Now an Owner, Palti Tharuni

Palti Tharuni, 50 years old resident of Shankarpur-7, Rajapur Municipality runs a grocery shop and goat farm. She has managed to become an owner of the grocery shop and goat farm from a life she lived as a laborer. She educated her three daughters up to 12th class in Nepalgunj and got them married. She has been running household expenses with her business income and has also managed to buy 1-kattha land in Rajapur Town and 10-kattha agricultural land. She makes a turnover of Rs. 3500 to 4000 per day and makes Rs. 15-20 thousand profit per month from her grocery shop. She sells daily use products such as sugar, soap, biscuits, oil etc. at her grocery shop. Her husband brings stock for her shop from Rajapur town and Indian market while she runs the shop at her house.

Palti Tharu was born in then Shankarpur, Bhimadpur VDC-6. She was born in a deprived family and her family's background was full of struggle. She was the 3rd child among 8 children of her parents. She said that her house and land were swept away several times by the Karnali flood when she was young. She added that her father saved them by taking them to the top of the house. Wild animals like elephants and rhinos equally tortured them by destroying their crops and vegetables. She somehow studied up to 4th grade and at the age of 16, she got married with Jiulal Tharu of Jaipur who was a laborer at a merchant's house. She also became laborer of the same house after marriage. She gave birth to 2 daughters. They thought that they can never move ahead by being a laborer so they moved to a governmental land near the river and started using 1.5-kattha land for their use. Her younger daughter and son were born in the same place.



She was living with her family in a governmental land and making her living by working as labor and selling fire wood and grass. One day Nirdhan Utthan employees visited her village and motivated her to become member of a group. She liked the Nirdhan program and wanted to be a member but her neighbors thought that they might take what they have currently so they did not agree to form a group. However, another group was formed in nearby community of people from hilly area. The members of that group trusted her and she took necessary trainings to become a member of Shankarpur Women's Self-Reliant Group formed by Nirdhan. She took her first loan of Rs. 20 thousand and opened a grocery shop. Similarly, she took second loan of Rs. 40 thousand, third loan of Rs. 60 thousand, fourth loan of Rs. 80 thousand and seasonal loan of Rs. 30 thousand. She increased her income by expanding her grocery store and goat farming. The bank also kept on providing loans as per her needs. Currently, she is utilizing general loan of Rs. 100 thousand and Microenterprise loan of Rs. 300 thousand. She believes that she is moving in the path of success due to the proper utilization of Nirdhan loan and the couple's hard work.

She was born in a rural village and started her life as a laborer but she has now become a successful businessman and transformed herself from a laborer to an owner. She said that it was all made possible by Nirdhan's support and the couple's hard work. She talks about her bad old days with her neighbors and suggests them that the loan will not increase debt but worked hard it can lead to the road of success. Her son is admitted to Nepal Army. She is planning to build a house in the land she has bought in Rajapur and expand her shop there. She said that her prestige in the society is increasing and by being a member of Nirdhan she has managed to change her life drastically.



Writer: Jitaram Gautam, Branch Manager, Branch Office, Kohalpur, Banke

Radha is Shining in Radhakrishna Chowk

Radha Kumari Dangi, 43 years old resident of Anandanagar, Ward No. 6, Gulariya Municipality is a well-known hotel businessman. She earns around Rs. 80 thousand per month. She also makes savings in a daily basis. She has bought a 1-kattha land and build a house with her business income. She runs her hotel with the help of her family. She has 3 children who are studying in a school which is financed by her income as well. She has managed to bring changes in her economic conditions through her hotel business.

She was born in a rural, simple agriculture-based family of Mainapokhar Gaunpalika, Ward No. 5, Bardiya



District. She did not get a chance to study as her family was a big family with poor economic condition. She got married with Purna Bahadur Dangi of Bardiya at a very early age of 12. She gave birth to two sons and a daughter after marriage. The expenses increased but they had only one income source. On 16th January 2008, her husband died leaving her alone for rest of the life. Her elder son has become her support after the death of her husband.

With the help of her son Bashudev, she contacted Nirdhan Utthan's Gulariya Branch and with the support of Nirdhan employees she formed a 20-member group and became part of it in 2008. She took her first loan of Rs. 20 thousand and opened a hotel business. She continued taking loans and expanded her hotel business as per the rules of Nirdhan. Currently she is utilizing microenterprise and general loans with total amount of Rs. 650 thousand. Her hotel business became a support of her single life. She had to face many difficulties when she was living in a government land with her 3 children. The business she started with Rs. 20 thousand is now able to provide employment to 3 employees.

She said that she does not have any worries in her life now. Her elder son is studying BA while her younger children are studying in a school. She added that there was no self-respect when she worked as a labor for others. She further added that she has become a successful person even though she is single because of being in Nirdhan group and she is now able to provide employment to others as well. As she became successful because of proper utilization of loan, she suggests her neighbors and friends to utilize the loan and bring positive changes to their economic conditions.

Writer: Surya Bharati, Branch Manager, Branch Office, Gulariya, Bardiya

From Labor to Owner

This is the story of Bandhiya Tharu who is a 34 years old resident of Bangaifanta, Barabardiya Municipality-3. She is an owner of a grinding mill. She operates her mill daily by herself. She bought the mill worth Rs. 450 thousand from the income she made from pig farming. She currently has 45 small and grown up pigs in her pig farm. Her sister-in-law helps her in pig farming. She has utilized the 5-kattha land provided to her by the government when she became “mukta-kamaiya” (free from being an owner’s labor) in pig farming and mill installation. She earns Rs. 45 thousand on average from her businesses.



Bandhiya Tharu was born in a kamaiya (labor) family of Manpur Village, Ward No. 4, Magaragadi Municipality. Her father was a kamaiya in a mahatan house. She did not get a chance to study. When she was young, she looked after her siblings and as she grew older she became an inhouse worker. At the age of 20, she ran away to get married with Jagatram Tharu. After marriage she gave birth to 2 children. The expenses increased with the children's birth which made their life very difficult. In 2001, her family was released from labor activities and got 5-kattha land for use from government. She said that the land they received was not very fertile and it was hard for them to live and raise their children in a small hut where they lived.

She found out that Nirdhan Utthan was extending their services in their village as well. She took membership of Bangai Women’s Self-reliant Group formed by Bhurigaun branch as a co-leader. On July 2011, she took her first loan of Rs. 20 thousand and bought 4 pigs. Her pig farming slowly became dense. Her hard work and the dedication towards the work brought progress in her business. She took another loan of Rs. 40 thousand and repaired her farmhouse and added more pigs. With an aim of managing her farm she took another loan of Rs. 150 thousand and built a concrete farmhouse with 20 well managed rooms to rear 45 pigs. She sells her pigs and piglets directly from her farmhouse. She makes an earning of Rs. 25 thousand per month from pig farm and Rs. 20 thousand per month from grinding mill. She is making a savings of Rs. 500 per month in her savings account while she has also managed to buy 2-kattha land in Gulariya Municipality. She is living in a weak house with straw roof top so she is planning to build a concrete house in the near future. She said that she has achieved this level of success in life only because of Nirdhan Utthan’s help and support. There was a time when the labors in her community were rejected of financial services from either bank or local merchants but Nirdhan came to their community as a base for poor people’s upliftment. She suggests every one to start something according to their skills.

Writer: Mr. Madhab Sharma, Branch Manager, Branch Office, Bhurigaun, Bardiya

Learn to Face Difficulties

35 years old Bhuma Budhathoki lives in Bangad Kupinde Municipality-1, Sallibazar is a well-known cosmetic businesswoman. She has a small one storey house on a 5 anna land and on the front room of her house she has her cosmetic business from which she earns profit of Rs. 60 thousand per month. Sometime her husband also helps her in the cosmetic business.

Bhuma Budhathoki was born as second child of Durga Khatri and Jiga Khatri in Tharmare-4, Bagchaur of Salyan District on 26th January 1983 in a simple agricultural family. She was a hygienic but mischievous child. She got married at the age of 17 with her lover Top Bahadur Budhathoki of Suikot in 2000. Her husband had a big family with 3 sisters and 3 brothers and she entered the house as the oldest daughter in law. While she was at her parents' home she didn't have a lot of work but at her new house she had a lot of work which was difficult for her. The couple thought that there was no opportunity for them in the village as they wished to achieve big and hence moved to Sallibazar where they built a small house in a 3 anna land. She started running a small shop at her house. She even passed her SLC after marriage in 2003. After that she could not continue her studies because of family matters. Now she is a mother of 5 daughters and a son.



In 2012 with her husband's support she became a member of Sallikusum Self Reliant Women's Group operated by Nirdhan Utthan's Sallibazar Branch and took her first loan of Rs. 30 thousand to start a small cosmetic shop.

Before starting the shop, they had their own vehicle which was operated by her husband on Nepalgunj to Rukum route. But only her husband's income was not enough to school their children and cover for household expenses. After that they sold the vehicle and she started the cosmetic shop while her husband started a manpower business in Kathmandu. It was easier to school their children after that. She later took loans of Rs. 60 thousand, Rs. 75 thousand, Rs. 150 thousand and Rs. 150 thousand as her 2nd, 3rd, 4th and 5th loan and also took Solar Loan and Seasonal Business Loans from Nirdhan to regularly upgrade her business. Currently, she has a loan of Rs. 200 thousand which she has invested in her cosmetic business.

She said that hard work can make anything possible. From her business income she is able to give good education to her 5 children and pay the loan installments without any problems. She is now the leader of 19-member Sallikusum Self Reliant Women's Group of which she joined as a member. She added, "Unless you have any problem in your life you will not seek for the solution. That's why I suggest all women out there to face the problem and make themselves strong enough to stand on their own feet."

Writer: Mr. Nim Bahadur Gharti Magar, Branch Manager, Sallibazar Branch, Salyan

Laxmi Found Source of Income (Laxmi) in Her Own Village

33 years old Laxmi Bista from Chaurjahari Municipality-1, Gharigaun of Rukum District runs cosmetic and fancy clothes shop. From her business, she makes a profit of Rs. 50 thousand per month. She has bought a piece of land worth Rs. 1.4 million at Chaurjahari with the income from her business. Her husband and herself are involved in the business. She has plan to build a house in the land she bought recently within the next 5 years and shift her business in her own house.



Laxmi Bista was born in Kotjahari Municipality-4, Narji of Rukum District in a poor family. Due to poverty she didn't get chance to study. She got married at the early age of 17 to Prem Bista of Chaurjahari Municipality-1. After marriage she gave birth to 2 daughters and a son. Due to big family and low-income source they had to suffer a lot to fulfil basic needs of the family. In 2014, they decided to get separated from the house and went to live with her husband and children. Her husband used to work in a shop and didn't earn enough to cover household expenses.

In 2014, Nirdhan opened up its branch in Chaurjahari. She became a member of Gharigaun Women's Self-Reliant Group, Center no. 4. She became interested in opening her own business after attending Financial Literacy Program organized by Nirdhan Utthan. She took her first loan of Rs. 40 thousand and started running a small vegetable shop. The shop was doing good which increased her interest in business and she took another loan of Rs. 60 thousand and invested in a cosmetic shop. Later, in 2016, she took a loan of Rs. 500 thousand and got her husband who worked at other shop to help her open a fancy clothes shop.

She said that She does not have any worries now as the income from her business is more than enough to school her children, pay loan installments and cover up for household expenses. Both the couple are involved in their own businesses. Of 4 brothers in her husband's family other 3 are in foreign employment while she has her husband by her side at all times and she is proud that they earn more income than their other family members.

Writer: Ms. Sita K.C, Chaurjahari Branch, Rukum West

Tara Became a Businesswoman with Nirdhan Loan

28 years old Tara Pariyar from Bheri Municipality-3, Koirali is a successful businesswoman. The business that she started from one room is now a famous tailoring and clothes business in Khalanga Bazaar. With the income from her business she has already accumulated 2 anna land in Khalanga and 2 anna land in Surkhet. She is schooling her children at a good boarding school. She has even employed 5 people besides her and her husband in her business. She earns Rs. 40 thousand per month from her business. Since this tailoring business brought significant changes in her lifestyle, she is planning to extend this business further in the near future.

Tara Pariwar was born in Rokaya village of Jajarkot District in May 1989. Due to poor family economy and large family, her parents could not provide her with better education. After completion of general primary school,



she got married at an early age of 14. She became a mother of three within five years of marriage. Her husband was unemployed which led to financial difficulties. She sent her husband to Jumla to work at a tailoring shop. She decided to move to a town and start something herself. Later, she moved with her family to Khalanga, Jajarkot in 2012. The expenses reached to new heights in the town and it became difficult to cover household expenses and send her children to school. As a result, she started working at a tailoring shop as well. She learned a lot about tailoring business. She saw a good income generation opportunity with tailoring business but she was stressed because of lack of capital to start her desired business. Even though she did not have enough capital, she started her own tailoring business by buying three tailoring machines with her income and the money sent by her husband from Jumla. But because of lack of funds she could not demonstrate her skills fully.

In May 2016, when employees of Nirdhan Utthan Branch visited her village to form a group, she also took membership and became part of the newly formed group. She took her first loan of Rs. 60

and invested on her tailoring shop alongside buying new clothes for sale. She was motivated by everyone by seeing her business do well. Her confidence level got a boost as well. She called her husband back from Jumla who supported her after seeing her hard work and good income. She took another loan of Rs. 100 thousand from Khalanga Branch of Nirdhan. She took loans regularly after that to expand her business. They started receiving orders in daily basis. As the couple both had good experience in tailoring, the business bloomed even more. Even her husband thought that the courage and help from others can make anything possible. He thought that its better to do something in own land rather than going somewhere else to earn money. Tara became a successful businesswoman with her strong hard work, her husband's support and Nirdhan's cooperation.

She continued taking suggestions, recommendations and advices from the bank. Tara is happy now as she is an example because of her success which she achieved through her hard work and struggle even though she was born in a rural village. She said that her prestige is increasing at local level and she is living together with her family because of her own business. She added that the support, care, suggestions, advices and recommendations provided by Nirdhan Utthan has made a big difference in her personal life.

Writer: Mr. Narayan Bhurtel, Branch Manager, Khalanga Branch, Jajarkot

Mina Achieved Success from Agriculture

38 years old Mina Kumari Dangi, resident of Jufal Municipality-7 Dangibada is a successful farmer. The commercial vegetable farming she started on 1 ropani land with a small capital is now expanded on 8 ropani alongside goat farming. She is sending her 2 daughters and a son to school. She is able to save Rs. 8-10 thousand after accounting for all her expenses every month. Since this business brought happiness to her life, she is planning to expand her business even more in the near future.



Mina Kumari Dangi was born in Gotamkot of Rukum District in 26th September 1979. Born in high hills and rural area, her family background was very difficult. As her family was illiterate and had many children, her parents could not send her to school. Once she was of working age she started helping her parents in animal husbandry and farming when at the age of 16 she got married with Bhim Bahadur Dangi of Dangiwada of rural mountainous Dolpa District. She gave birth to her first child within a year of her marriage. Due to poor family status and no regular source of income of her husband, their economic conditions became even worse.

She gave birth to 2 more daughters which makes

their life more difficult. Family became bigger and expenses reached new heights but the income did not rise. Her husband used to spend his income in Alcohol which brought more problems in the family. During these hard times her husband died 4 years ago at an early age.

She said that her stressful life faced another tragedy and she alone had to take care of all her children. The difficulty she faced as a single woman taking care her children on top of poverty in the society was unmeasurable. She was spending her difficult life with traditional agriculture at her own land alongside labor works.

In February 2015 an employee of Dunai branch of Nirdhan Utthan visited her village to form a group. She found out about that through her village sisters and formed a 17-member group who took 7 days compulsory training as well. She took a strong aim of cultivating vegetables in a good way in her own land and on 2nd August 2015 she took her first loan of Rs. 40 thousand and began commercial vegetable farming by cultivating cauliflower, cabbage, onion, coriander etc. She started selling her produce within 3 months to Jufal and Dunai markets by carrying them in a wicker basket. It was easy to pay the installments of the loan as well. She got fresh vegetables for her own use as well and started making good income as well. She started saving some money as well and this gave her strength and motivation for the first time in her life. That's why she took another loan of Rs. 30 thousand in 2016 and started vegetable farming on more land.

She started making good income from vegetable farming. She also started thinking better and took a Rs. 70 thousand loan to buy 8 goats for Rs. 42 thousand and used other loan to build a farmhouse for them. From her business she is able to provide good education to her children. She said that she does not worry about what to feed and wear for her children anymore. She added, "Its possible to become successful with hard work and Bank's staffs provide regular suggestions and advices."

Writer: Mr. Gopal Prasad Poudyal, Branch Manager, Dunai Branch, Dolpa

Money Grows Everyday: Dhansara Raut

46 years old Dhansara Raut lives in Chayanath Rara Municipality-2, Sitalbazar and is a successful businesswoman. In 2014 A.D, she came to Gamgadhi Bazar and started selling vegetable in a small scale which has now grown to a larger scale. She is schooling her children in a good boarding school with her business income. She is involved in her business alongside her husband and a daughter. She makes a revenue of Rs. 5-10 thousand per day.



Dhanasara Raut was born in Kotdada Gaunpalika-9 of Mugu District in May 1971. Her home which was 1 day walk away from the local town of Gamgadhi had no source of income other than agriculture. She spent her childhood with difficulties. She was the first child of her parents and spent her childhood taking care of her 4 sisters and 3 brothers. Because she spent her childhood taking care of her siblings, she does not remember what a school is. When she was 12-13 years old she used to take care of goats and cows. She got married at the age of the 18 with Naradip Rawat of same village. She became a mother of 2 daughters and a son and her family expenses increased day per day. As her husband had no regular income she worked for others to somehow manage her expenses. In 2008 her husband got the job as an assistant at DDC office in Gamgadhi.

She was hurt when her husband said that she could not do anything by working as he is the one who earns for family expenses. In 2014, she came to Gamgadhi Bazar and started her vegetable shop at a small investment where she used to sell vegetables brought by villagers in a basket. With the motivation from her nephew she became member of a group operated by Gamgadhi Branch of Nirdhan Utthan and took first loan of Rs. 40 thousand to expand her vegetable shop. Gradually she took loans of Rs. 100 thousand and Rs. 150 thousand to extend her business to sell vegetables alongside chicken meat. She imports vegetables and chicken from Nepalgunj during shortage in village in the business.

In the beginning Dhanasara used to think which month will she earn money but now she says to everyone around her that if you work hard you can earn money every day. She added that instead of depending upon others you should work by yourself so that you can stand on your own feet.

Writer: Mr. Shekhar Chandra Poudel, Branch Manager, Gamgadhi Branch, Mugu

Poor People's Friend Nirdhan Bank

27 years old Srijana Kafle from Simakot Municipality-5 of Humla District has a grocery shop. The business she started as a small rotary shop is now expanded to a larger grocery store. She has already bought a patch of land in Simikot-1 and is schooling her children at a boarding school with the income made from her shop. She earns Rs. 40 thousand per month from this business and both the husband and herself are employed in the business. She has thoughts of expanding this business even further.



Srijana was born in Sarkegad Gaunpalika-7 of Humla District on May, 1990. She was born in an extremely rural area and her family economy was very poor. Even though the traditions in her area forbid women education, she studied up to class 12 by escaping from home. At an early age of 14 she got married to Mukti Lamichhane of Simikot. After marriage, she gave birth to 2 children which made their daily living even more difficult. They started a grocery store by taking high interest loan from local merchant. As the interest rates were too high, they only made enough income for their daily livings and could not expand their business.

In April 2015, NULBSL opened up its branch in Simikot and in June 2015, she took her first loan from the bank of Rs. 60 thousand to expand her grocery shop. She made full use of her first loan and later took another loan of Rs. 100 thousand in January 2016 to expand her business even further. Currently, her husband sends necessary stock for the business from Nepalgunj and she sells them at Simikot.

She said that there aren't any difficulties in running the house now. Her daughter is studying in 5th grade and her son is studying in 1st grade. Women should be engaged in some kind of business to move forward. She said that Nirdhan Utthan is a friend to women like her. She has also opened a Sambriddhi Savings account for her children where she saves Rs. one thousand in a monthly basis.

Writer: Mr. Ramesh Kumar Acharya, Branch Manager, Simikot Branch, Humla

Hotel Owner Kalpana Malla

Kalpana Malla is a resident of Chandranath Municipality-10 of Jumla District and is a successful hotel businesswoman. Malla who started her business from a tea shop has opened Parbati Hotel at an initial investment of Rs. 550 thousand on December 2017 at Khalanga, the capital of Jumla District. Her hotel currently has a capacity of accommodating and feeding 30 guests. She plans to work hard and make good income from her hotel so she can increase the capacity of her hotel alongside upgrading quality services in the future.



Kalpana Malla was born in Chandranath Municipality-10 of Jumla District on 31st October 1985. In 2003, she met Chhetra Bahadur Khatri of Chandranath Municipality-10 while studying in Nepalgunj and got married with him in 2004. As it was difficult to cover 2 people's expenses for living and studying in Nepalgunj from the family, she quit her studies while studying in 11th grade and returned back to Jumla. After giving birth to 2 children the family of 9 had difficulties covering the household expenses.

She became a member of self-reliant group formed by Nirdhan's Jumla branch in January 2015 and decided to start a business by taking a loan. She started a small tea shop by taking her first loan of Rs. 60 thousand. She ran her business serving Tea, Mo:Mo, Potato cakes etc. for 2 years and later established a hotel with food and lodging facility with her savings and bank loan. She is schooling her 2 daughters at a nearby boarding school.

She expects her coming days to be easier as she is involved in business now. She expects Nirdhan to help her when she wishes to expand her business further.

Writer: Til Prasad Bhattarai, Branch Manager, Jumla Branch, Jumla

Retailer Shop Gave Success to Raju Singh Acharya

46 years old Raju Singh Acharya of Odanu Gaunpalika-3 of Kalikot District is a successful retail businesswoman. She currently earns Rs. 25 thousand per month. Raju who has got support from her family has gradually improved her economic status. From the business income, she is able to cover household expenses, send her children to school and save the remaining earnings. With the savings she has bought a land in Khadachakra Municipality-1, Manma Bazar for an amount of Rs. 400 thousand. She is planning to expand her business even more in the near future.



Raju Singh Acharya was born on 21st July 1971 as the first child of Dhana Bahadur Singh and Karma Singh. Due to poor economic status of the family she didn't get a chance to study. With her parents' suggestion she got married to Bishnu Prasad Acharya of Sukatiya-7, Kalikot. As the economic status of her new house was also not so good, she moved to the capital of Kalikot, Manma and rented a room to start a small retail shop. She said that it was difficult for her to operate her business because of lack of funds.

In 2014, She became member of Serapata Women's Group operated by Manma Branch of Nirdhan Utthan and borrowed a loan of Rs. 20 thousand to start a small grocery store. She started making some profit from her shop and therefore, took another loan of Rs. 60 thousand to expand her business. From her business income, after covering up household expenses and her children's schooling expenses, she was able to make some savings in her Nirdhan Account.

In 2016 she took a loan of Rs. 100 thousand to add food stock to her business for further expansion. Her husband is always by her side in the business. In 2017, she took another loan of Rs. 175 thousand and invested in the same business.

She is schooling her children at a boarding school from the business income. She said that Nirdhan Utthan is her lifelong friend as it helped her achieve her dreams and solve her family problems.

Writer: Mr. Sanjay Chaudhary, Branch Manager, Manma Branch, Kalikot

Nisha Shahi's Living Standard Changes

24 years old Nisha Shahi from Dullu Municipality-7, Khetgaun of Dailekh District runs a cosmetics and beauty parlor business. She makes a profit of Rs. 50 thousand per month from this business. She has built a 2 storey house at Patangini in Dullu from her business income. She works with her husband and one external employee in her business.

Nisha Shahi was the daughter of Shyam Shahi and Bijaya Shahi and was born in Nepalgunj Municipality-2



on 23rd February 1994. She had a brother and 5 sisters in her 8-member family. Their income source was traditional agriculture and animal husbandry. All the family members were involved in animal husbandry. They had to wait for festivals for new clothes and get treated with medicinal herbs only when they got ill. Nisha was kind hearted and helpful right from her childhood and took care of her younger brother and sisters. She studied up to class 12 at a local high school. At the age of 17 she got married with Sagar Giri on 18th February 2011. She started a cosmetic shop as it was getting difficult for her to run household expenses. She could not expand it however because of lack of funds.

In December 2015 she became member of Khetgaun Women's Self-Reliant Group operated by Dullu branch of Nirdhan Utthan and took her first loan of Rs. 40 thousand and added more stock to her business. In the 2nd year she took a loan of Rs. 100 thousand to add beauty parlor items in her cosmetic shop. In 2017 she took a loan of Rs. 150 thousand to expand her cosmetic shop even more. After addition of more stock, the business is growing which is in turn increasing the earnings for Nisha.

Currently she has her cosmetic shop and beauty parlor as her main income source and she is schooling her son in LKG grade. Nisha Shahi, who had a very low standard life now has a good income source and has become a successful businesswoman. She said that she is happy because the bank provided loan without any collateral.

She said: Now, Cosmetic and Beauty parlor business is her main source of income. She is now able to give good education to her child right from the childhood. In past, she used to live in a scarcity of everything but in today's date she is the owner of her own business. She added: it is all possible only because NUB provided loan without any collateral and for this she said she is thankful to the bank.

Writer: Mr. Jwala Prasad Khanal, Dullu Branch, Dailekh

Costumers Crowd Because of Good Customer Service with Sweet Voice

29 years old Sanju Kumari Shahi from Narayan Municipality-1, Dailekh is well known as utensils businesswomen. Due to her smiling and lovely behavior, there is a bigger customer's crowd at her shop compared to other shops in the town. Located in front of Creative Boarding School, she has inventory worth Rs. 1.2 million at her shop. She is continuously involved in this business with her husband. She said that it is very difficult to operate the business with only 2 of them during festival times. She is also a mother of two children.

Sanju Kumari Shahi is a daughter of Raj Bahadur Shahi and Sita Devi Shahi and was born in Raniban Municipality-9, Gitachaur of Dailekh District on 28th March 1989 as a first child. She was a beautiful person from her young age and while studying in 10th grade she got married to her lover Kishan Kumar Singh, son of Top Bahadur Singh in 2009. She completed her SLC after marriage. Because of family pressure as a daughter in law she could not study any further. Her ather was a teacher so she didn't face any problems at her parents' house but



after marriage she faced difficulties as she had to serve her in laws and perform all the household duties. She thought that her life would never change if they continue living in a small village. Therefore, she discussed with her husband and her whole family moved to the town area in Dailekh in 2010.

After she came to big town she thought of doing something so she visited every commercial bank for the loan and other support but none of them helped her and on 13th December 2010 she became member of Narayansthan Women's Self-Reliant Group operated by Nirdhan Utthan's Dailekh Branch and borrowed her first loan of Rs. 30 thousand. She invested her loan to open up a small poultry farm. As she made some profit from the investment, she took another loan of Rs. 50 thousand and invested in the same business. She got more experience and made more profits so she took 3rd, 4th, 5th, and 6th loans of Rs. 60, 75, 100 and 135 thousand respectively and through those investments made huge profits. She was able to buy some land and build a house on it from the savings she made from the profits after accounting for all her family expenses and children's schooling expenses.

She invested the money earned from poultry farm and loaned from Nirdhan to start the next big business to make her life happy and easier. Hence, 2 years ago she converted her poultry business to a utensils shop. She took another loan of Rs. 500 thousand to start her new business. She has plans to buy her own mini truck for transportation of stocks. She makes a monthly profit of Rs. 60 thousand from her business and after accounting for all household expenses she is still able to buy land, building and vehicle.

She said that in the past when she was in the village she had to take loans at a rate of Rs. 3 to 5 per Rs. 100 per month to cover up household expenses. She added that with Nirdhan's help by providing collateral free loans at a cheaper interest rates, she got the confidence and courage to start her business. She also said that to do something big there is a need of support and motivation which was she got from Nirdhan Utthan.

Writer: Mr. Arjun Khanal, Branch Manager, Narayan Branch, Dailekh

Dipa Bhusal Enjoying Goat Farming

34 years old Dipa Bhusal from Panchapuri Municipality-8 Khetugaun is involved in commercial goat and vegetable farming. She has 15 goats in her farmhouse and 2 ropani land for her commercial vegetable farm. She earns regularly from vegetable farming and at the time of sale from goats. She earns an average of Rs. 15 thousand per month from her both businesses. She operates her businesses with the help of her husband. She has plans of expanding her goat farm while continuing her vegetable farm.



Dipa Bhusal was born in Panchapuri Municipality-8 of Surkhet District. Due to poor economic status of her parents she didn't get chance to study. At the age of 15, she got married with Om Prakash Bhusal of same district. After marriage she became mother of a son and 2 daughters. The expenses increased but because of lack of reliable income source it became difficult for her to run her daily household.

In 2016, she took membership of Khetu Women's Group operated by Bidhyapur Branch of Nirdhan after suggestions from bank employees. She took her first loan of Rs. 40 thousand and invested to start her goat and vegetable farm. In her first year she was able to make a profit of Rs. 60 from the business. After that, she continued to take more loans to expand her business further. She said that because of Nirdhan's collateral free loan poor women like her are able to utilize the skills and hard work they possessed. She has monthly savings of Rs. 500 in her Sambriddhi Savings as it will double in the future.

She is able to make some savings from her investments in goat farming and commercial vegetable farming which she expects to be very useful when she wants to educate her children.

Writer: Ms. Khem Kumari Bhandari, Branch Manager, Bidhyapur Branch, Surkhet

Hira Bhandari Enjoying her Business

33 years old Hira Bhandari from Birendranagar Municipality-3, Gandakitól runs a poultry farm, a fresh house and a grocery shop. From all her businesses, after deducting all the expenses, she makes a monthly profit of Rs. 40 thousand. She is motivated from her business. Costumers love to visit her shop because of her nice and polite behavior. From her income she is able to cover up for her family expenses of 4 members easily.

Hira Bhandari was born in Nuwagau of Rolpa District in 1984. She studied up to class 8 at a local school. Later,



her family moved to Dang where she studied up to 10 class at Bharatpur School. Born in a middle-class family, Hira spent her childhood nicely. At the age of 18 she gave her SLC exam and started tailoring training when she got married to Krishna Bahadur Chhetri of Birendranagar, Surkhet who was a member of Nepali Army at Ghorahi Army Camp. She has 2 children. After marriage she entered her husband's large family which was made of 8 members including herself. It was difficult to cover household expenses with one person's income. They started having conflicts in the family. After her husband left the army job and went to Saudi Arab for foreign employment, she started facing conflicts in the family so with her husband's agreement she went to her parents' house and lived there. After 2 years, when her husband returned back to Nepal, they rented a room for Rs. 2000 per month and started a small shop alongside tailoring business. They had to sell the shop within a month as it did not operate as desired. However, she did not want to stay doing nothing so she started a mobile shop for an investment of Rs. 7000. With her husband's foreign income of Rs. 60 thousand they bought a mini tractor which they operate till now. It became somewhat easier to cover her household expenses with income made from her shop and tractor.

In 2010, she became member of Nirdhan Utthan's Group and to expand her grocery shop, she took her first loan of Rs. 25 thousand. She took another loan of Rs. 30 thousand in the 2nd year to start a fresh meat shop. As it was not very profitable to buy chicken from elsewhere and sell at her shop, she decided to open her own poultry farm. Hence, she took another loan of Rs. 90 thousand and opened up own poultry farm with 200 boiler chicks. She made good profits from there. Later, she invested her savings and a loan of Rs. 150 thousand from Nirdhan to house 650 boilers at her poultry. She said that her basic needs are well managed now because of grocery shop, meat shop and poultry farm.

Her husband and all her family are helping her to run her businesses. She said she takes care of chicken in her spare time from shops. Her husband helps her during busy hours in the morning and evening. Time flies when she is busy at work. She felt like everyone hated her when she did not have any money in the past and used to remember her maternal home. But now as she is super busy at her own businesses she only visits her maternal home once in a year during Dashain. She said that hard work gives happiness and self-satisfaction.

Writer: Mr. Baburam Kandel, Branch Manager, Birendra Branch, Surkhet

Hima Became Owner

43 years old Hima Karki from Gubhakot Municipality-3, Pulbazar of Surkhet is well known as a successful grocery businesswoman. She started from a grocery business and now runs a cosmetic business alongside. From her own income, she has bought a land of 220 sq. meter. Her business has become full time employment for her husband and herself. She has two sons who are studying at a boarding school nearby. From her cosmetic and grocery shop she earns Rs. 50 thousand per month on an average.

Hima Karki was born in Simta, Rakam Gaunpalika of Surkhet District in 1980. She didn't get to study more than



8th grade due to poor family economy and the mentality of the society which didn't prefer women education. She got married at the early age of 16 with Nandaram Karki of Melkuna Gaunpalika-2, Pulbazar in 1996. After marriage she gave birth to two children. They had limited income sources which made it difficult to manage the household expenses.

In 2013, she became a member of Pulbazar Women's Group operated by Jahare Branch of Nirdhan. She took her first loan of Rs. 40 thousand and started a cosmetic shop. She made normal profits from her cosmetic shop. She was able to manage her household expenses and still save a little amount. She continued taking loans and expanded her business to bigger heights. Currently, she has a loan of Rs. 200 thousand which she has invested in her business. She is making good profits after adding more stock to her business.

She said that she was able to give good education to her daughters as well as able to buy some land. She doesn't need to ask her husband for general expenses. She added that Nirdhan's motivation and support helped her become a successful businesswoman. She has regular savings as well. She finally said that Bank's services have helped her a lot.

Writer: Mr. Dhruba Poudel, Branch Manager, Jahare Branch, Surkhet

Sundari Tharu's Successful Vegetable Farming Business

52 years old Sundari Tharu lives in Janaki Gaunpalika-2, Kalikapur of Kailali District and is well-known as a successful vegetable farmer. Her vegetable farming is spread in 1 Bigha land and she sells vegetables worth Rs. 45 thousand per month. From the income of this business she has bought 10 kathha land and 1 mini tractor. Her business has provided employment to herself, her husband, mother-in-law and 2 external employees. Since this vegetable farming has uplifted her economical lifestyle, she is now planning of expanding her business by renting 1 bigha land in the future.



Sundari Tharu was born in Tulsipur Sub-metropolitan-7, Banahari of Dang District. Her family was involved in agriculture. They didn't have any strong income source beside agriculture that's why she didn't get a chance to study. At the early age of 15, she got married to Pirathi Tharu who lived in Janaki Gaunpalika-2, Kalikapur. After marriage she gave birth to 3 sons. Both husband and wife were involved in Kamaiya Kamalhari works for 10 years as their expenses increased. After 10 years they started working on labor works.

In 2012, she became a member of Kalikapur Women's Self-Reliant Group operated by Nirdhan's Lamki Branch after suggestions from Nirdhan staff and group's member Dhana Singh with the expectation that it will bring positive change to her life. She took a loan of Rs. 40 thousand and started commercial vegetable farming by leasing 10 kathha land. After that she took loans of Rs. 60 thousand, Rs. 75 thousand, Rs. 90 thousand, Rs. 100 thousand and Rs. 150 thousand at different times to expand her business.

She said that it has become easier for her to educate her grandson and cover household expenses from the income generated. She added that by becoming the member of group operated by Nirdhan, she got motivated to start her business and also obtained business success and became financially strong. She also said that she is very happy with the bank and loves and trusts the bank as now she does not need to open her hands in front of others to fulfil her basic needs.

Writer: Mr. Chintu Singh, Assistant, Lamki Branch, Kailali

Babita's Life Changed from Banana Farming Business

29 years old Babita Kumari Chaudhary from Dhangadhi Sub-Metropolitan-18, Numlipur of Kailali District is known as one of the successful banana farmers. She has been cultivating banana by taking 8 Bigha land in lease and has been making profit of around Rs. 1 million per year. She has bought a patch of land of 1 Katha in Dhangadhi. Both the husband and wife has been working in this business along with their 4 children and 2 external employees to form a group of 8 people employed in the business. She is sending her son to a boarding school nearby. From her hard work and with the help of bank she has built a concrete house worth Rs. 1 million. Her business farm is making a turnover of Rs. 1 million now and she is saving Rs. 5000 per month for emergency situations. Babita has become successful to change her lifestyle from her Banana farm and wishes to extend her farm on further 10 Bigha land within a few years.



Babita Kumari Chaudhary was born in a poor family in Dhanagadi Sub-Metropolitan-18, Numlipur of Kailali District. Due to poverty she didn't get chance to study. At the age of 15, she got married to Sitaram Chaudhary of same place. After marriage she gave birth to two children. Expenses started to increase but they did not have a reliable source of income, therefore, she moved to Fulbari of Kailali District with her whole family and both her husband and herself started working as a labor in 2012.

Nirdhan opened their Fulbari Branch on 7th July 2014. Babita became member of Sayapatri Nuklipur Women's Group's center no. 12 on 16th November 2014. She took her first loan of Rs. 40 thousand on 13th July 2015 to lease a land of 5 Bigha to start banana farming. At that time her group consisted 35 members along with her. She took her 2nd loan from Nirdhan on 16th December 2015 of Rs. 35 thousand to buy necessary parts for Gobar(Dung) Gas and fuels such as petrol and diesel. Gradually she invested some of the money left after payment of installment into her banana business and also saved some of it. In 2016, she took a loan of Rs. 50 thousand to buy necessary stuff to extend her banana farm and in 2017 she took a loan of Rs. 100 thousand to expand her banana farm.

She said that we face many difficulties in life and to move ahead in life we need to solve them. She added that it was Nirdhan Utthan's support and loans that played an important part in solving her problems and wanted to thank the institute from her heart for the support. She further said that there are a lot of women full of energy who want to start their own business but can't do so because of lack of funds but Nirdhan has been helping these women and she hopes that the institute will continue its good work. Further, she motivates her group members to utilize the loan properly to become successful in their own business.

Writer: Mr. Chhatra Bahadur Bhandari, Assistant, Fulbari Branch, Kailali

Vegetable Business, Main Source to Improve Economy

Kushum Devi Dagaura Tharu from Tikapur Municipality-1, Kailali is 31 years old and is well known as a successful vegetable businesswoman. She has been selling the vegetable products in local market called Haat Bazaar. She is making profits of Rs. 70 thousand per month from her vegetable business. From her business income she has bought 2 kathha land and one motorbike for her husband. She is now planning to build a concrete house in the same land she has bought. She is even planning to expand her business in a larger scale.



Kushum Devi Dagaura Tharu was born in a simple family in Joshipur of Kailali in 1986. Due to poor economic conditions of her family, she couldn't study. She got married with Sil Bahadur Dagaura Tharu of Janaki Municipality-6 in 2006. After marriage, she also started working with her husband as a labor to run the house.

In 2012 she became a member of Jamarapari Women's Group after formation of group operated by Nirdhan's Tikapur branch. She decided to start a business by borrowing loan through the group. She took a loan of Rs. 30 thousand on group's security without any collateral for agricultural use and invested it on vegetable sales after making agreements with vegetable farmers and vegetable wholesalers. She was able to make a profit of Rs. 20 thousand in the first year. She has since been using up both collateral free and collateral based loans to invest in her business.

Nowadays, she has become the source of the family income. Her husband helps her fully in her business. She is very happy because of Nirdhan's help and support and suggestions which has brought significant change in her life. She now became one of the successful and independent women and is an example to the other women in the village whom she suggests to make proper use of loans to make themselves like her.

Writer: Ms. Sitarani Chaudhary, Assistant, Tikapur Banch, Kailali

Fish Business Brought Happiness in the Family

31 years old Amisha Kushmi from Joshipur Gaunpalika-2 of Kailali District is well known for her fish business. She has a concrete house with 2 rooms from where she operates her fish business along with a grocery business to make an average earning of Rs. 50 thousand per month. From her business income she has built a two room house and bought a patch of land of 1 kattha 10 dhur area at Tikapur. Her business is covering up expenses of 6-member household. She is also receiving a lot of help from her husband, father-in-law and mother-in-law. Since this business helped her uplift her lifestyle, she is now planning to extend her fish business in a new market.



Amisha Kushmi is the only daughter of Gol Gokarna Dagaura and Kalawati Dagaura. She was born in Bhajani Municipality-8, Chhachharhawa of Kailali District in a middle-class family. Her family consisted of 6 members who were her parents, brother, brother's wife, nephew and herself. Due to the mentality of Tharu society that the girls should not be taught but rather do household activities, she didn't get chance to study after completing 8th grade at Nawalpur School. She got married at the age of 18 with Dharmendra Kushmi of Joshipur Gaunpalik-2 of Kailali District in 2004. After marriage she was involved in labor work and agriculture to run a large family of 12 members. Their family's

economic condition was very poor and in the same year of her marriage her father-in-law got separated from other brothers which created more problems. Amisha had a situation of running a grocery store and sell fish on footpath to run her family. As it was difficult to run her household with the income made from her small business, she wanted to expand her business but she did not have enough funds to do so.

In 2014, she became a member of newly created 15-member group operated by Nirdhan Utthan and attended a 7-day financial literacy training which taught her a lot of financial ideas. Ashima needed a loan to expand her business so she took a loan of Rs. 40 thousand as soon as she became member of Nirdhan and invested that amount to increase the size of her business alongside building a weak house on her land for business purpose. Later, she took another loan of Rs. 60 thousand and started selling vegetables as well at her grocery shop. As her income increased she built a 2-room concrete house next to the road in her own land for business purposes. She took another loan of Rs. 100 thousand to expand her fish business into fish dealership. Currently, Amisha Kushmi's fish business is the best Fish Supplier Dealer in Joshipur area and she has also opened a fresh house alongside. Now she is stress free. Her husband helps her in every step and motivates her. Currently she sells 300-600 kg fish and 50-90 kg meat on a daily basis.

Amisha said that she is covering up household expenses alongside schooling her daughter at a good boarding school. She is planning of buying more land in Tikapur from her business income. She feels proud when she remembers her past about how she started her business with Rs. 1000 and now with Nirdhan's help she is able to earn Rs. 50 thousand profit every month. She added that if the bank loan is utilized properly with hard work then success is not hard to achieve even if there is no capital in the beginning. Further, its possible to earn money easily in our own country without going abroad if we are hard-working, honest and patient.

Writer: Mr. Rajendra Rana, Branch Office, Joshipur Branch, Kailali

Kamala Devi Chaudhary Became a Successful Entrepreneur

34 years old Kamala Devi Chaudhary from Masuriya Municipality-7 Bhagwanpur of Kailali District is a well-known grocery businesswoman. She is operating a grocery wholesale business at a market near her house from which she makes a profit of Rs. 40 thousand per month. From her business income she has bought a 6 kattha land and built a 2-room house with shutter. In her shop, her husband and an external employee work regularly alongside herself. She is very happy to see positive changes in her lifestyle and life standard because of her business and even her neighbors are amazed at her. She is planning to further expand her business.



Kamala Devi Chaudhary was born in Masuriya Gaunpalika-7, Bhagawanpur of Kailali District in a poor agricultural family. Due to her poor family status she didn't get a chance to study. At an early age of 14, she got married with Ram Sundar Chaudhary of same village. After marriage she gave birth to 2 daughters and a son. She was the first daughter-in-law of her family and she had the responsibility of 3 sisters-in-law. As her family was a simple agricultural family, it was difficult for them to cover up living expenses. They were somehow managing the household expenses by working as a laborer. Gradually the expenses began to rise but their income did not so it became more and more difficult for them to run their household.

In 2014 September, Nirdhan employees reached her shop while advertising about their products and services. She found out about collateral free loan offered by the bank which made her happy. She told her husband about the services offered by Nirdhan and he became excited as well to hear that. They went to Nirdhan office the next day to learn more about their products and services. She formed a group by collecting other women from her locality on 24th September 2014. She took her first loan of Rs. 20 thousand to add more stock to her grocery shop. She made a good earning and paid the loan installments as well. After repayment of first loan, she took her second loan of Rs. 40 thousand to expand her business in a managed way. She later took loans of Rs. 90 thousand and Rs. 150 thousand and utilized her savings to operate a grocery wholesale shop. She is paying her installments regularly. This way she extended her small grocery store to a large grocery wholesale shop by utilizing the loans she received from Nirdhan. She has plans to take a loan of Rs. 500 thousand to expand her business further in the near future.

Currently she has 3 children. Her lifestyle and family status have become better. Her progress has amazed her neighbors. She said that Nirdhan Utthan is a helpful friend for poor families like her and she talks in her village that she can never forget Nirdhan.

Writer: Mr. Sailendra Shah, Masuriya Branch, Kailali

Janaki's Success

26 years old Janaki Chaudhary from Ghodaghodi-4, Harinagar of Kailali District runs fancy shop with items like shoes, slippers, readymade clothes and other clothes at Sukkhad Bazaar. Her business is registered with Udyog Banijya Sangh and PAN as Ramesh Janaki Bastralaya. She makes a revenue of Rs. 15 thousand to Rs. 20 thousand per day and earns a monthly profit of around Rs. 100 thousand from her shop which has an inventory of Rs. 1 million. She has 2 children. Her children study at Saptarshi Boarding School. She has built a concrete house of 3 rooms in Harinagar. Her husband and herself work together at the shop.



Janaki Chaudhary was born in Joshipur of Kailali District in 1991. She received formal education up to 12th standard. She got married at the age of 20 with Ramesh Chaudhary of Ghodaghodi-4, Harinagar of Kailali District. Her husband used to work in Ratnagiri, India as a laborer. Due to no permanent job of her 3 brothers, there was insufficient income in the family from just farming option available. As it was getting more difficult for her to run household expenses and alongside the desire to call husband back home, she thought of starting a business but she was stuck behind because of lack of funds.

In 2012, Sukkhad branch of Nirdhan started a group of which Janaki became a member and took her first loan of Rs. 20 thousand and opened a small shop with some cosmetic goods and shoes and slippers. Her shop started making profit. She took another loan of Rs. 50 thousand and extended her shop. She gradually took loans of Rs. 100 thousand and Rs. 150 thousand to expand her business to larger scale. Currently, she has a loan of Rs. 200 thousand which she has invested in her business.

She said that she is very happy as she is operating her business along with her husband from her own village to make income. She also said that she was very sad when her husband went to India to work as a laborer before she started her business. Now everyone in their village respect them. She further added that she motivates her friends to start their own business and make income by taking loan from Nirdhan.

Writer: Mr. Khadka Singh Bhat, Assistant, Sukkhad Branch, Kailali

Kaushilya Making Other Business Owners Alongside Herself

31 years old Kaushilya Rana Tharu who lives in Krishnapur Municipality-7, Kaluwapur of Kailali District is a successful tailoring businesswoman. The business that started with one machine bought by her sister's husband for Rs. 11 thousand is now extended to larger scale at her own house. She has employed Bimala, Ruprani and Mina Rana at her business. She has constructed a 4-room concrete house with her business income. She is schooling her daughter at Bal Bikas Academy on Nursery.



Kaushilya Rana Tharu was born in Kaluwapur in 1987 as last daughter of Narad Rana Tharu. Her family economy became very difficult after the death of her father. Kaushilya expressed her sadness of not being able to complete even her SLC because of poor economic conditions of her family. She said that everything is money as she could not start many plans because of lack of money and when she remembers those days she feels bad even at present. She had 4 sisters who were married and it was not hard to manage daily food for her mother but to cover all household expenses it was getting very difficult. There was no income source so she took tailoring training by staying at her sister's house in 2006. She got married in 2011 and with her husband's suggestion she started her tailoring business in Dumli of Belauri. She could not expand her business because of lack of funds.

In February 2015, Nirdhan employees come to her and suggested to form a group as well as informed her about savings and its benefits. She was also advised to take a loan and expand her business and she also knew a bit through other groups in the village. She took her first loan of Rs. 40 thousand and bought 4 tailoring machines to start commercial tailoring business. She has since been taking regular loans to upgrade her business. She also trains her friends who want to learn tailoring for a monthly fee of Rs. 500. She got highly motivated after being trainer on the tailoring training organized by the local government body where she earned Rs. 45 thousand for training 45 people. Currently, she has a loan of Rs. 500 thousand to expand her business.

She said that she didn't have to spread her hands in front of her husband after having her own business. At times she even supports her husband financially which in return earns her support from him. She encourages other sisters in her community to start their own business as well. She said that 20 women who learned skills from her have already started their own business. She feels proud to see them become independent. She says learn the skills and Nirdhan will provide the necessary funds to start the business. Further she added that its important to make good use of the loan to increase the income.

Writer: Mr. Budhhi Prakash Ghimire, Branch Manager, Attariya Branch, Kailali

Friend who Changed Life

Sushila Chaudhary from Krishnapur Gaunpalika-2 of Kanchanpur District is an entrepreneur. She has a grocery shop and a tailoring business in Krishnapur-2. She has a family of 4 with a son and a daughter. She is schooling her children at a boarding school nearby. From the income of her business, she is building a concrete house in Krishnapur-2. She earns Rs. 25 thousand per month from her businesses. She has also bought necessary items for her house such as TV, Furniture etc. from her income.



Sushila Chaudhary, daughter of Ram Kumari Chaudhary, was born on 14th March 1986 at her maternal home in Rampur Gaunpalika-3, Kanchanpur. She got married in a traditional way at the age of 20 with Chanu Tharu's second son Chandra Bahadur Chaudhary in 2005. She said that she had a big family at that time which created financial difficulties because of low income generation. She gave birth to a daughter in 2009 and a son in 2012. As her family size increased, there were more people surviving on less people's income which made it difficult to even manage daily expenses. Sushila thought of doing something herself and took tailoring training organized by land development but could not start her business because of lack of funds.

As the days went by, she came to know about the group operated by Nirdhan in her village. She found out about the collateral free loan provided by Nirdhan to poverty struck community by involving them in a group which boosted her hope. As such, she became member of a group operated by Jhalari branch of Nirdhan on 20th February 2015 and took a loan of Rs. 40 thousand 2 days later to start a grocery store and buy a tailoring machine to start her tailoring business. She took further loans of Rs. 50 thousand and Rs. 100 thousand to increase the capacity of her business. As she is making good income from her business, her family life has become easier.

She said that her life standards improved because of her hard work, family support and Nirdhan's help. She gives the credit of her improved living standards to Nirdhan and said that Nirdhan is a friend who helped her change her life.

Writer: Mr. Rabi Kiran Gautam, Assistant, Jhalari Branch, Kanchanpur

Tulasi Sunar Running Her Training Center

30 years old Tulashi Sunar from Belauri Municipality-4, Richhaha is already known as a hard-working businesswoman. The business she started by borrowing a tailoring machine on rent now has enough tailoring machines and furniture alongside tailoring equipment as own assets. She is schooling her children at a good boarding school. Her husband runs a separate business. She has even built a concrete house. She is operating her tailoring business with 2 employees and her husband runs a jewelry shop with one employee. She currently earns Rs. 30 thousand per month from her tailoring cum training center.

Tulashi Sunar was born in Belauri Municipality-3, Kanchanpur on April, 1987. She was born in a poor family and as her family did not have enough income she did not get a chance to study after 5th grade. At the early age of 14, she got married with Ganesh Sunar of Belauri-4, Richhaha. Her husband worked at a simple clinic. After some time of their marriage, Tulashi became mother of a son and a daughter. Her husband's general income was not enough to run household expenses. As she had to ask her husband for even small expenses of Rs. 2/4 so she decided to do something on her own. However, she neither had any skill nor had any funds to start something herself.



Meanwhile, she received a 3-month tailoring training from an organization. She bought a machine with her husband's income to put her tailoring skills in use. She was struggling to find capital to buy necessary equipment for her tailoring business. In the meantime, she met Nirdhan employees who visited her village to extend their services. She felt like she found god while looking for stone. She understood about the products and services provided by Nirdhan and became a member of a group in 2012. She took a loan of Rs. 30 thousand to expand her small homely business into a commercial one by buying 2 tailoring machines and necessary tailoring equipment. She was motivated by staff and others as she fully utilized the loan she received from Nirdhan. It was easier to run household expenses from income generated from her tailoring shop. She admitted her children at a boarding school. Her husband also supported her after seeing her hard work and income. Her self confidence boosted even more. She took further loans to expand her business. As the business grew, her income grew and it became even easier for her to fulfil her requirements. She also started making savings. The continuous expansion and experience in her job created more demand for her business. She had to employ 2 external employees as her business grew exponentially. She talked with her husband and they took a loan of Rs. 75 thousand to start a jewelry shop for her husband. She took further loans to expand the jewelry business. Currently, she has an investment of Rs. 200 thousand at her tailoring business and Rs. 600 thousand at the jewelry business. She has even built a concrete house and also provides tailoring training.

Even though she was born in a very rural area she has become one of the independent and established business women in Belauri and it all became possible only because of her hard work, dedication and willingness to do something. She has now become a role model to many women of her village. She said, she is very thankful to Nirdhan for providing the loan without any collateral and making her self-reliant.

Writer: Janak Kumar Khadka, Belauri Branch, Kanchanpur

How Gyanu's Happy Days were Born

32 years old Gyanu Damai Sinal from Bhimdatta-4, Bhagatpur of Kanchanpur District runs a clothes shop alongside a tailoring shop and also bought a e-rickshaw. She has employed 2 external employees at her shop alongside herself and her husband. Her father-in-law is employed on the e-rickshaw. She earns Rs. 50 to 60 thousand from her businesses every month and has already built a house in Bhagatpur. She is schooling her three sons at a boarding school.



Gyanu was born in Dhangadi, Kailali in a simple family. Due to poor and illiterate family she didn't get chance to study. She got married with Sandip Sinal of Bhimdhatta-4, Bhagatpur. Their family consisted of father and mother-in-law, her husband and herself. Even though the family was small they did not have a reliable source of income and hence she always had problems managing family expenses. After the birth of 2 sons, the family faced even more problems covering household expenses. The family's situation became worse and worse as the days passed.

Gyanu had tailoring skills but her skills were useless because of lack of capital and financial literacy. One day she found out about the services and products offered to poor women by Nirdhan Utthan from her neighbor sister. She became excited with this news and went directly to Nirdhan office to learn more. After she learned everything about Nirdhan's services, she explained those to her village friends and created a group and became a member of it on 11th May 2014. She took her first loan of Rs. 40 thousand and bought 2 tailoring machines and some clothes to open up her own tailoring shop. From the income of this business, she was able to manage the expenditure of the house and pay the loan installments alongside teaching her skills to her husband which made her happy. Because of this, she became motivated and continued taking loans to expand her business. She has already utilized loans of Rs. 60 thousand, Rs. 100 thousand and Rs. 150 thousand since then to expand her business. She said that Nirdhan Utthan provided her the necessary courage and energy to do something in her life. She has already built a house with her business income and plans to expand her business and buy a patch of land in the near future.

She said that Nirdhan really does uplift the poor people's life style by providing loans. Today she is having the good life because of Nirdhan loan and support. She wanted to thank Nirdhan for providing her the opportunity to uplift her life and giving her the courage to start up her own business.

Writer: Laal Bahadur Mahara, Mahendranagar Branch, Kanchanpur

Bimala Became a Successful Industrialist

24 years old Bimala Devi Kami lives in Dodhara Chadani Municipality, Babathan of Kanchanpur District and operates a successful bakery industry. Her industry is located in Babathan Bazaar. At her Krishna Bakery Industry works her husband, her brother-in-law, 2 external employees and herself in a regular basis. Her bakery produces products like cake, bread, doughnut, cream roll, barfi, fenkaju, sugar fen, biscuits etc. Her products are sold to local market, grocery shops, canteen etc. She makes a revenue of Rs. 13 thousand eight hundred every day. She makes a profit of Rs. 100 thousand per month from this bakery industry after accounting for raw materials cost and other bakery expenses. Her two children are studying at an English Boarding School nearby.

Bimala was born in a rural part of Nepal across Mahakali river known as Kanchabhoj of Dodhara-1 of Kanchanpur District in a very poor family in 1993. When her father married another women her mother moved



to her maternal home with her 2 children where they faced many problem and she couldn't even study due to no income source. She got married at the age of 14 with Kishan Kami. Her husband used to work in India to manage the household expenditure. While in India he used to work in bakery which gave him good skills about the bakery products. Since he had the skills and knowledge about the bakery product he always wanted to open his own industry so that he would work on his own industry while he could spend his time with family. They decided to open up their bakery shop with some of their savings and some high interest loan from a local merchant.

At the meantime, NULBSL opened up its branch in Swasthyachouki. She took her first loan of Rs. 40 thousand and invested in bakery industry. As their products were selling every day and they were making daily profits and their business became easier to handle. Since her bakery industry were doing good that's why she continued taking loans from the bank and continue expanding her small-scale bakery industry in to a large scale. She took further loan of Rs. 100 thousand

She is amazed to see her business grew with the help of Nirdhan. She said that her prestige in the society has grown. Her respect has also grown and those who did not support in the past has started to support their family.

Writer: Mr. Manakaji Chaudhary, Swasthaychauki Branch, Kanchanpur

Change in Dhana Devi Rawat's Life Standard

30 years old Dhana Devi Rawat from Jogbudha Municipality-1, Aampani of Dadeldhura District is a commercial vegetable farmer. She has been cultivating vegetables in her own land. She is schooling her two children at a boarding school with the income from her business. She is operating her vegetable farming business along with her husband and is also involved in animal husbandry during her spare time. She earns around Rs. 30 thousand per month from her commercial vegetable farm and also earns some income from animal husbandry.



Dhana Devi Rawat was born in Jogbuda Municipality-1, Aampani of Dadeldhura District on 18 April, 1987 in a Rautey family. Born in a rural place, her family's economic conditions were very harsh. She had 4 sisters and 3 brothers in her family. As her parents did not have any income source they could not educate her. At the age of 12, she ran away from her home and got married to Gagan Singh Rawat. Within 2 years of marriage, she gave birth to her first child. Her husband didn't have any employment which created problems in the family so he went to Bangalore in India to earn money. He did not make a good income even in Bangalore so he returned back home to start commercial vegetable farming which has made easier for them to run the family.

In 2012, Dhana Devi found out that Nirdhan employees from Jogbudha branch are in her village to create a group to lend loans to. She went to learn more about the products and services offered by Nirdhan and later became member of a group operated by Nirdhan. She took her first loan of Rs. 30 thousand and invested in her vegetable farm and also paid installments on time. Since then she took another loan of Rs. 60 thousand and currently has a loan of Rs. 70 thousand which she has invested in her business. Nepal government gave a subsidy of Rs. 150 thousand with which they have built a house and they also receive Rs. 2000 subsidy on a monthly basis. Currently, they live in the same house and conduct their vegetable farming and animal husbandry from there to make their living. Their ancestors were involved in making wooden products but now the Rautey community is changing with the change in the society according to her husband.

She said that due to the support and loan from Nirdhan, she was able to extend her business and run her household expenses easily. She added that because of Nirdhan's suggestions and investment she is now able to school her children at a good school and her daily lifestyle has become easier.

Writer: Mr. Surendra Chaudhary, Branch Manager, Jogbudha Branch, Dadeldhura

Nirdhan Utthan Brought Happiness to Parmila Damai's Life

41 years old Parmila Damai of Amargadhi Municipality, Dadeldhura is known for her successful tailoring business. Her whole family is engaged in tailoring and clothes business in Bagbazar, Amargadhi. She makes a profit of around Rs. 150 thousand per month from her shop. She has bought a land in Amargadhi-5, Khalanga where she has built an 8-room house from her business income. She currently has two tailoring shops. One is run by her eldest son the other is run by her husband and herself. She has employed 8 skilled and 2 unskilled workers for her businesses.



Parmila Damai was born in Jhalari, Kanchanpur of Mahakali Zone in 1976. In her maternal house, she had 7 members. Their family was making up their living expenses by involving in daily tailoring and other works. She got married at the age of 22 with Prakash Kumar Damai of Suda Gaun, Kanchanpur in a poor family. She gave birth to her first child, a son, at the age of 24 and later gave birth to 2 daughters. Her husband didn't have either a permanent job or enough land. He worked in tailoring business in New Delhi, India. Parmila who was maintaining her family expenses from her husband's earnings moved to Khalanga, Dadeldhura from Suda, Kanchanpur in 2003.

In 2009, NULBSL opened up its branch in Amargadhi. She learned about the bank's working system and became member of a group operated by the bank after talking with her husband and in-laws. She took her first loan of Rs. 20 thousand and started a tailoring shop. After repayment of first loan she took a loan of Rs. 40 thousand to add more inventory at her shop. Her husband stopped going to India for job and they worked together at their own shop. Prakash was a professional tailor and sewed every cloth properly so their business grew very quickly. They kept on expanding their business from their retained earnings and bank loan provided by Nirdhan. She currently has a loan of Rs. 800 thousand which she has invested in her business.

Her "You Like" tailoring shop has become well known in all of the Hilly Districts of Far Western Region. The loan provided by Nirdhan to utilize the skills in them has made even her husband, Prakash a happy man.

Writer: Mr. Tek Bahadur Shahi, Assistant, Amargadhi Branch, Dadeldhura

Grocery Shop has Become the Main Source of Living

48 years old Devi Bohara from Dipayal Silgadhi Municipality-6, Bazaar Tol of Doti District has established herself as one of the successful grocery businesswomen. She runs her “New Bohara” Grocery store with her husband and son. The shop that has employed 3 people in a regular basis makes an earning of Rs. 80 thousand per month for Devi’s family. She is educating her daughters at a nearby school. She has built a 4-room house from her business income and has also managed to buy a patch of land in Dhangadhi alongside accumulating inventory worth Rs. 1 million at her shop. She said that her business has helped her manage her household expenses and improve her economic conditions alongside giving her respect in the society.



Devi Bohara was born in Shikhar Municipality-1 of Doti District in a poor family and hence did not get any formal education. At the age of 16, she got married to Dambar Bahadur Bohara of Dipayal Silgadi Municipality-1. Since her husband didn't have any permanent source of income they started a small retailer shop after marriage. She currently has a 6-member family with her husband, 1 son, 3 daughters and herself.

She became a member of Nirdhan Utthan's Silgadhi group 14 after suggestions and recommendations from group leader Sangita Joshi, spokesman Parbati Bhatta, co-leader Sumitra Kumari Singh and Nirdhan employees from whom she also learned Bank's products and services. She took her first loan of Rs. 30 thousand on 16th May 2011 to expand her grocery shop. Her business increased as she added more inventory and hence she kept on expanding her business by borrowing loans every year. She slowly added fruits and vegetables as well in her shop.

She said that Nirdhan has provided Financial Literacy, motivation to work and necessary loans to people like her who are not trusted by merchants. The loans should be utilized properly she added saying that the loan has become helping hand for their living. Her son would have to go abroad in search of jobs if their business was not expanded but now he operates business at his own house. She said we can do better at our own country. She said she wanted to give all the credits for her success to Nirdhan and recommend it to her friends as well.

Writer: Mr. Jaya Bahadur Bitalu, Silgadhi Branch, Doti

Durga Became a Successful Business Woman

Durga Kumari Rawal from Mangalsen Municipality-5, Campus Road of Achham District is a recognized tailoring business woman. She is operating her tailoring and clothes business by renting 2 shutters and earns Rs. 45 thousand per month on average. She has bought a land of 1 kattha in Mangalsen Bazaar from her savings. She is schooling her children at a boarding school. She is involved in the business alongside her husband and seven other employees. As this business has brought a huge positive change in her life, she plans to expand her business further in the near future.



Durga Kumari Rawal was born in Oligaun of Achham District in September 1988. Born in a high hilly rural area, her family's financial conditions were very poor and stressful. As her family was big and her parents had many children, they could not provide her with good education. She got married at the age of 17 after obtaining general primary level education. Within a few years of marriage, she gave birth to two sons. Her husband had a small tailoring shop and the income from the shop was not enough to cover their household expenses. Hence, she decided to operate a business which is not just enough to cover basic needs but the one of larger scale. However, lack of funds meant that she could not expand her husband's business.

In 2014, Nirdhan employees from Mangalsen visited her village to form a group. She learned about Nirdhan's entire services and products and created a group to become a member of it. She took a loan of Rs. 40 thousand to earn Rs. 60 thousand in the first year. After that, she continued to take loans to expand her business. Currently, she has invested a loan of Rs. 260 thousand in her business. As the couple were becoming more and more experienced in tailoring, their business grew accordingly.

As of now, Durga has no problems regarding medical expenses, adhoc expenses and other expenses. She said that even though she was born in a rural place in a poor family, her hard work and struggle has brought success to her life and she is proud of her success. She added that she will provide her children as much education as they want.

Writer: Mr. Romharsha Bhandari, Branch Manager, Mangalsen Branch, Achham

How Pashupati Devi's Business Life Became Successful

41 years old Pashupati Kunwar is well known for her hotel business at Sanfebagar Municipality-3, Siddheshwor. She is operating Hotel Urbasi and Restaurant. She said that she makes a profit of around Rs. 40 thousand from her business. Her husband and three other employees are getting direct employment at her hotel. These days, she is operating a vegetable shop side by side with her hotel business. As she is able to make good income from her business, she plans to continue her business at a bigger scale in the near future.



Pashupati Devi Kunwar was born in Ghughurkot Gaunpalika-1 of Achham District in a poor family which was the reason she was not able to get formal education. At the age of 18, she got married with Min Bahadur Kunwar from Siddheshwor-3. After 2 years of marriage, she gave birth to her first child and now is a mother of two sons and a daughter. Even though she started her business in 1998, she did not get good success from her business till recent times.

In May 2015, Nirdhan opened up its branch in Sanfebagar and in 2016 she got to know about products and services offered by the bank which attracted her towards the bank and she immediately became member of a group operated by Nirdhan. She took her first loan of Rs. 60 thousand and invested in expanding her hotel business. She made a profit of Rs. 80 thousand within 9 months with which she repaid the loan and invested the remaining amount in her business. She has taken another loan of Rs. 35 thousand to install an inverter at her shop which has provided many benefits. Currently, she has a loan of Rs. 100 thousand which she has invested in her hotel and vegetable shop.

She said that her husband currently runs the hotel and she runs the vegetable shop next to the hotel and helps her husband in need. She does not have any financial problems now and she has also been able to add some physical items of need from her business income. Her daughter is studying Bachelors and her 2 sons are attending boarding school. She added that she became successful because of Nirdhan's different types of loan services and her and her husband's hard work. She suggests her relatives and neighbors to get involved in a business which they have skills of and they can undertake.

Writer: Mr. Dhan Bahadur Sahakari, Sanfebagar Branch, Achham

Success Story of Lali Devi Karki

42 years old Lali Devi Karki is a successful cosmetic businesswoman from the headquarter of Bajura district, Badimalika Municipality-9. She earns around Rs. 40 thousand from her business. She has also accumulated a small house and land in Martadi. Her business has provided regular employment to her and her husband. She has plans to start a wholesale business in the near future.



Lila Devi was born in Jugaada Gaun of Bajura district in a poor household because of which she could only obtain education up to class 10. She got married at the age of 16 with Bude Karki of same village. Once they had 3 children it became difficult for them to educate their children but with courage and patience they somehow continued their life and later in 2003 they moved to Martadi Bazaar and opened a small cosmetic shop to make up their living expenses. They were involved in labor works at times as well.

In 2013, with the suggestion from Nirdhan employees and Nirdhan Utthan's Martadi Branch operated Tripura Women Group's leader Bimala Thapa, Lali became a member of Bimala's group. She obtained her first loan of Rs. 40 thousand and expanded her shop and made a profit of Rs. 30 thousand after deducting expenses in the same year. She has since been regularly taking loans to expand her business.

She said with pride that currently she has no financial issues and with the income she has educated her children up to bachelor's degree. She added that when she had financial difficulties, Nirdhan's suggestion and help has uplifted her to a situation where her own business is employing her family. She suggests others to utilize the loan provided by Nirdhan to invest in their interested field.

Writer: Mr. Arjun Singh Joshi, Martadi Branch, Bajura

Tailoring Shop Changed Harikala Devi Damai's Life

Resident of Jayprithvi-10, Chainpur, Bajhang, 42 years old, Mrs. Harikala Devi Damai operates a tailoring shop. Currently, her business employs 2 people from outside and 5 people from her family to operate 8 tailoring machines. Harikala said that she makes a savings of Rs. 30 thousand per month from her business income. She has bought a land of 1 kattha from her savings. She is providing good education to her children. She said that she wishes to learn new skills and design as per the time to continue her business in an even better way.



Harikala Devi was born as 9th child of her family in Bajh Gaunpalika-3, Wagadi of Bajhang district in a normal Agro and tailoring based family. She got married at the age of 13 to Govinda Damai of Bajh Gaunpalika-7, Kuwa in a traditional way. Since her marriage, her struggle started as her house did not even have enough items of basic needs like cooking utensils and bed to sleep. As she could not take the struggle anymore, she moved to Chainpur in 2008 and started a small tailoring business.

In 2015, she got suggestions from Nirdhan employees and Nirdhan's Chainpur branch operated Khullamanch Women SRG's member Asha Kumari Snehi and became the member of the same group. She got influenced by the Financial Literacy training provided by Nirdhan employees and took a loan from the group to add tailoring machines to expand her business.

Harikala wants to devote the next 10 years of her life in the current business to save money to build a house in Kailali and educate her children to highest levels.

Writer: Mr. Dil Bahadur Rawal, Branch Manager, Chainpur Branch, Bajhang

Nirdhan: Sarita's Source of Motivation

Sarita Kumari Chand is a regular, disciplined and honest member of Simtadi SRG operated by Nirdhan's Dashrathchand branch. She is also a successful entrepreneur as well as expert farmer. She currently has a grocery shop, a grinding mill and 2 public jeeps worth Rs. 1 million. She has been cultivating vegetables on a 5 kattha rented land as well. From all her businesses combined, she is making an earning of Rs. 100 thousand per month. She is able to provide employment to 8 others beside her own family members. She has plans to cultivate vegetables in 10 kattha land and expand her grocery store and add clothes and fancy store in the near future.



Born in a normal agricultural based family of then chhwagadh gaunpalika, Sarita got to study up to SLC only. She got married in a traditional way at the age of 21 to Narendra Bahadur Chand of Dashrathchand Municipality, Simtadi in 2003. Her husband came from a normal family as well. She became mother of a son and a daughter after marriage. Her father-in-law died in 1997 and therefore she had to take care of the family of 5 where she spent most of the day. She had a husband of her like and family was also as she wanted but as the expenses increased she had to talk with her husband to solve their problem. So, they started a grinding mill by taking a loan from local merchant and some of their own money. The mill started generating income but it was not enough so Sarita kept on looking for other sources of income.

In 2015, she found out that Nirdhan employees from Dashrathchand branch are in her village to form a group. She thought it's the opportunity she has been looking for so she did not want to let it go. She became part of a group with like-minded sisters and took her first loan of Rs. 60 thousand to start a grocery store. The mill and grocery store were giving enough earnings. She then bought 2 second hand jeeps and employed 4 people to operate those jeeps. After repayment of first loan, she rented a land near her shops and started vegetable farming there. Till then she was making good income from mill, grocery shop, vegetable farming and 2 vehicles.

She is very happy now. According to her, she has regular income source. Her whole family is busy in their own business. They have provided employment to 8 people from their village. Children are studying at a boarding school. Their prestige has increased in the village. All the family members live together. They are free from extremely expensive interest rates charged by local merchants. She said that she has reached to this position because of timely help from Nirdhan. She added that everyone should take suggestion and loans from Nirdhan to take their life towards prosper.

Writer: Mr. Yamraj Budhathoki, Branch Office, Dashrathchand, Baitadi

Success Story of a Successful Entrepreneur

36 years old Indra Devi Kami from Shailyashikhar Municipality-9, Dhanakheti of Darchula district is known as a successful agriculturist person in Poultry farming field. She is conducting her poultry farming from her 2 chicken coops. She makes an earning of Rs. 40 thousand per month from her business. She bought the land where she has her chicken coops from her business income and has also built a house in Gokuleshwar Bazaar. Her family is made of 5 members which includes herself, her husband, one son and 2 daughters. She runs her business along with her husband.

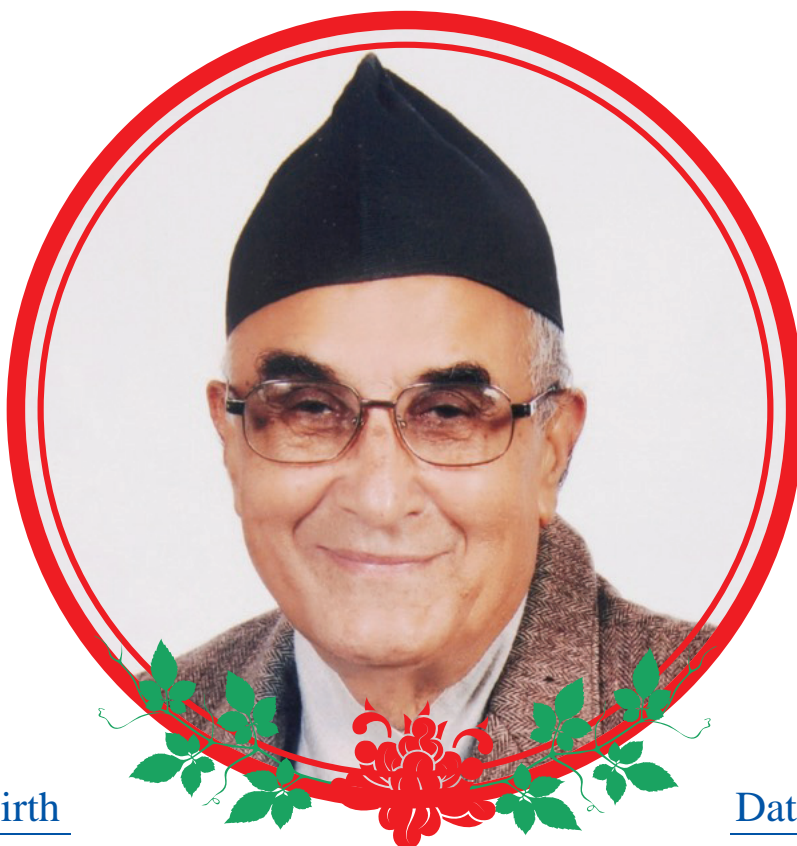


Indra Devi Kami was born in a Dalit family in Shailyashikhar Municipality-2 of Darchula in a poor family and because of that she got married at an early age to Mani Kami from same municipality. As her family was large and the income was not enough to cover all of their expenses, she crafted carpets for around 12 years. She quit making carpets as it was too tedious and generated less profit. From the last 4 years she is involved in Poultry farming. She started this business with 200 chicks in the beginning but could not make good profit because of lack of business knowledge but later started making good profits after attending training program organized by Animal Development Office.

She became a member of Dhanakheti SRG operated by Nirdhan Utthan's Gokuleshwar branch after suggestions from the employees and group leader Nanda Joshi. She took the loan from Nirdhan and expanded her poultry farming in bigger scales in 12/12 and 12/15 chicken coops housing 1100-1200 chickens. She made an earning of Rs. 70-80 thousand every two months. Currently, she has a loan of Rs. 135 thousand which she has invested in her business.

She said that our society does not trust the Dalit community and charges more interest than to Brahmin community. But Nirdhan has changed the situation and women can now walk with straight head. She said that she feels happy to see women run their household expenses now. She encourages others to be part of the group and take loans and invest in desired industry as paying off the loan in installments is easy.

Writer: Mr. Ram Prasad Bhusal, Branch Office, Gokuleshwar, Darchula



Date of Birth
October 8, 1944

Date of Demise
September 7, 2015

Late Dr. Harihar Dev Pant

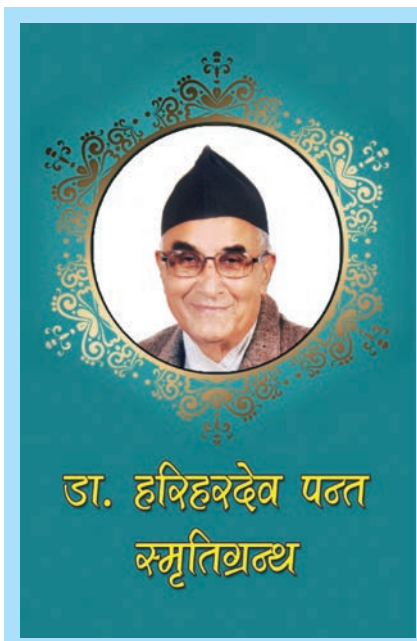
Founder, Former Chairman & Chief Executive

Late Dr. Harihar Dev Pant, the pioneer of microcredit movement in Nepal, was a person who was always involved in nationwide poverty alleviation. He always believed that delivering financial literacy, business literacy, entrepreneurship training, market and financial access in one package to the poor people was the way to abolish the prevalent inequality and discrimination caused by economic, social and mental status. Dr. Pant not only provided social awareness to the poor deprived women but also delivered financial and non-financial services in a sustainable way through the pioneer microfinance initiative which he continued throughout his life.

Second Dr. Harihar Dev Pant Memorial Day and First Micro Entrepreneurship Award

Dr. Harihar Dev Pant Foundation organized Dr. Harihar Dev Pant Memorial Day on September 6, 2017 in the occasion of Second Dr. Harihar Dev Pant Memorial Day. The program was chaired by the institute's Chairman and the former Governor of Nepal Rastra Bank (NRB, Central Bank of Nepal), Mr. Ganesh Bahadur Thapa. The program was inaugurated by the Chief Guest Dr. Chiranjibi Nepal, the Governor of Nepal Rastra Bank. Dr. Harihar Dev Pant "Smritigrantha" was jointly introduced/realized by the Chief Guest Dr. Chiranjibi Nepal (Governor, Nepal Rastra Bank), Mr. Himalaya Shamsheer JBR (First Governor of NRB), Mr. Ganesh Bahadur Thapa (Former Governor and Chairman of NULBSL), Dr. Mohanman Sainju (Former Vice Chairperson of National Planning Commission and Senior Economist) and Mr. Bijaynath Bhattarai (Former Governor of NRB).

The Governor of NRB, Dr. Chiranjibi Nepal was the chief guest of the program while First Governor Mr. Himalaya Shamsheer JBR, Former Vice Chairperson of National Planning Commission and Senior Economist Dr. Mohanman Sainju, Former Governor Mr. Bijaynath Bhattarai, and Former Governor Mr. Dipendra Purush Dhakal were the main guests in the program.



Dr. Harihar Dev Pant
Foundation

Dr. Harihar Dev Pant Micro Entrepreneurship Award

Dr. Harihar Dev Pant Micro Entrepreneurship Award program was conducted by Dr. Harihar Dev Pant Foundation where the best Micro Entrepreneur were awarded with the Dr. Harihar Dev Pant Micro Entrepreneurship Award. Mrs. Kaushila Maya Sunuwar was awarded the Dr. Harihar Dev Pant Best Micro Entrepreneur Award for the best Micro Enterprise with the cash prize of Rs. 10 thousand along with an appreciation letter from the Chief Guest. Kaushila Maya Sunuwar runs goat farming with 60 goats in Siraha District. She and her husband work together in the goat farm and they earn around Rs. 20 thousand per month from their business. She has also built a 4 roomed concrete house with her business income. She has a savings of around Rs. 25 thousand.



Similarly, Mrs. Gita Pariyar was another micro entrepreneur to be awarded with Dr. Harihar Dev Pant Best Micro Entrepreneurship Award with the cash prize of Rs. 10 thousand along with an appreciation letter from the Chief Guest. Gita Pariyar from Parsa District runs an incense sticks industry and sell packets of Areca nut,

Green Cardamom and Black pepper powder in the market. She provides 5-10 employment opportunities from her business and makes an income of more than Rs. 30 thousand per month. She has managed to buy 5-kathha land and built a concrete house from the income of the incense industry.



Likewise, Mrs. Chandra Lamichhane was also awarded with the Dr. Harihar Dev Pant Best Micro Entrepreneurship Award with the cash prize of Rs. 10 thousand along with appreciation letter from the Chief Guest of the program. Chandra Lamichhane from Banke District started her buffalo farming from one buffalo and now owns 17 buffalos in her buffalo farm.



SEJON got Dr. Harihar Dev Pant Economic Journalist Award

Dr. Harihar Dev Pant Foundation was formed in the memory of late Dr. Harihar Dev Pant who devoted his whole life in uplifting the national economy and reducing poverty with the first micro finance of Nepal, then Nirdhan Uthhan Bank. On the Second Memorial Day of Late Dr. Pant, the foundation decided to award the best Journalist or Organization that contributed in the economic journalism to the microfinance sector with the Dr. Harihar Dev Pant Best Journalist Award.

Journalism plays a crucial role in the entire development of the nation and economic development and is also known as the fourth eye of the country. Journalism makes public aware about what's happening around them through different medias such as radio, television, online news and articles from all around.

Dr. Harihar Dev Pant Best Economic Journalist Award was presented to Society of Economic Journalists, Nepal, SEJON with the cash prize of Rs. 25 thousand and an appreciation letter from the Chief Guest and the Governor of the Nepal Rastra Bank Dr. Chiranjibi Nepal. SEJON was selected by Dr. Harihar Dev Pant Foundation amongst the Journalism organization or the journalist based on publishing or editing of meaningful and authentic economic news.



Dr. Harihar Dev Pant Academic Excellence Award

Nirdhan NGO started distributing Dr. Harihar Dev Pant Academic Excellence Award to the two best students of Masters in Economics and Masters in Rural Development graduated from Tribhuvan University. As such, Dr. Harihar Dev Pant Academic Excellence Award was presented to Mr. Dharmendra Timilsina with the cash prize of Rs. 50 thousand along with an appreciation letter from our Chief Guest and the Governor of the Nepal Rastra Bank Dr. Chiranjibi Nepal. Dharmendra Timilsina topped his 2013/14 batch in Master's in Monetary Economics from Tribhuvan University with a total mark of 74.2%.



Likewise, Mr. Bimal Bagale was awarded with the Dr. Harihar Dev Pant Academic Excellence Award and the prize money Rs. 50 thousand along with an appreciation letter from the Chief Guest and the Governor of the Nepal Rastra Bank Dr. Chiranjibi Nepal. Mr. Bagale topped his 2013/14 batch of Master's in Rural Development from Tribhuvan University with a total mark of 69.1%.





Nirdhan Utthan Laghubitta Bittiya Sanstha Limited

(Formerly Nirdhan Utthan Bank Limited)

A Microfinance institution providing financial services to the poor

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