

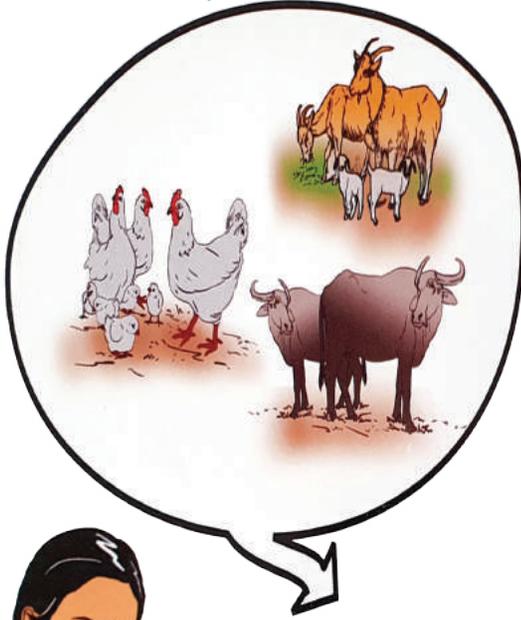
# ON THE PATH OF PROSPERITY 2021

A Collection of Members' Success Stories



# Micro-Enterprise

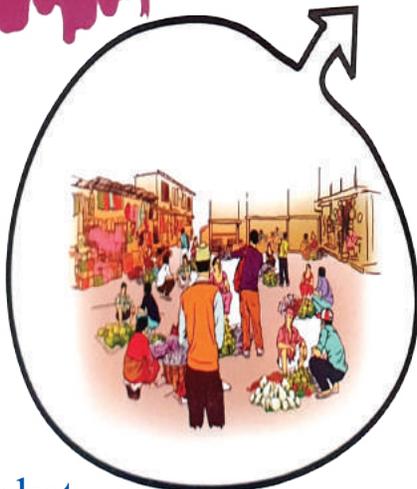
Animal Husbandry



Enterprise



Income



Market



Agriculture

# *ON THE PATH OF PROSPERITY 2021*

**A Collection of Members' Success Stories**



**Nirdhan Utthan Laghubitta Bittiya Sanstha Limited**

**Naxal, Kathmandu, Nepal**

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## **On the Path of Prosperity 2021**

**Publisher** : Nirdhan Utthan Laghubitta Bittyta Sanstha Ltd.  
Bhagawati Bahal, Kathmandu, Nepal

**Phone No.** : +977-1-4513840, 01-4513711, 01-4512794

**Fax** : +977-1-4513856

**Email** : [info@nirdhan.com.np](mailto:info@nirdhan.com.np)

**Website** : [www.nirdhan.com.np](http://www.nirdhan.com.np)

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## Preface



We want a prosperous and peaceful Nepal! For this to realize, an equitable economic and social development is a must.

We have aimed for lowering Nepal's population below poverty line to zero by 2043. In 2020/21, Nepal's per capita income was estimated at USD 1,191. The population below poverty line estimated at 42% in 1995 has gone down to 16.7% in 2020. The microfinance sector has contributed significantly towards reduction in the poverty rate. However, slight increase in the population below poverty line is assumed given reduction in the income and employment of the deprived class due to effects of COVID-19 pandemic.

Entrepreneurship is an effective way of escaping out of poverty and in fulfilling one's many aspirations for a better life. Entrepreneurship could generate a complete cycle of opportunity and prosperity. As such, it is imperative to prepare those at the bottom of pyramid by economic and social standards for elevating their thinking beyond daily sustenance. Rather, their mindset should be prepared for bringing improvement in their future life through engagement in the enterprising business with their own proposition, investment and self-confidence.

Entrepreneurship is important for the movement of the economy. Entrepreneurship is a skill that could be learnt and practiced by every individual. As we all possess the qualities of becoming an entrepreneur, we are confident that other deprived individuals could also learn and practice the entrepreneurship with inspiration from 181 real stories and various model projects collected one each from all of our branches for presentation in this publication.

We have felt that our entrepreneurs have strengthened their capability in thinking and showing creativity as they had to think through the enterprising ideas, take responsibilities and resolve issues by themselves. Our staff have just encouraged on their work.

The proactive support from our staff in various aspects including enterprise/business registration, organizing papers for loan processing, keeping proper transaction accounts and providing timely information on services and facilities made available by the government has contributed towards a marked advancement in women entrepreneurship.

The support of the our relentless field staff in connecting skills of our women member clients to labour, labour to production and production to market has contributed a lot in the marked increase in the number of women entrepreneurs.

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During 2020/21, our mission-oriented staff have motivated in transformation of trivial businesses into micro-entrepreneurs informing almost all of our member clients on various projects including poultry, turkey, goat, pig and buffalo farming as well as mushroom, avocado, saffron, chilli, garlic and tunnel tomato farming. We are confident that, these efforts would enable our member clients in generating additional jobs, increasing income and advancing their skill levels.

We wish to inform that Nirdhan was established on 31 March 1991 as spearheaded by Dr. Harihar Dev Pant, the then Deputy Governor of Nepal Rastra Bank who also initiated the first collateral-free microfinance program in the country with a vision that poverty reduction as well as women empowerment were possible through creating employment at local levels for those below poverty line. We also wish to inform that Nirdhan had initiated the collateral-free microfinance program formally on 14 March 1993.

The institution has been providing its staff with national and international training and study tour opportunities so as to ensure convenient, sustainable and quality financial and non-financial group-based services to the deprived rural women through enhancement of the staff capability and work skills. During 2020/21, even at adverse times of COVID-19, the institution was able to include a total of 420 staff in the in-house training as well as other in-country events.

An additional 6,700 clients were targeted for grooming them into micro- and small-entrepreneurs during 2020/21. It is estimated that a total of 23,000 new jobs would be created with 6,700 new micro-entrepreneurs at an average generation rate of 3.5 jobs per micro-entrepreneur.

The institution provided a total of NPR 72,500,000 (NPR 10,000 per client) during 2020/21 as economic relief/grant for business revival to 7,250 loan clients from all of its 181 branch offices, who were impacted severely by COVID-19 effects as their businesses shut-down partially or fully. Likewise, the institution provided relief/grant worth NPR 49,000 to two of its loan clients who faced problems and total failure in the business.

During 2020/21, a total of NPR 21,531,400 was provided as relief/grant to all member clients through 19,656 Centres for purchase and use of health safety materials as the member clients were found affected by the second wave of COVID-19.

The institution has been providing maternity allowance to the member/clients at times of delivery for nutritious diet contributing towards health safety of the mother and infant. During 2020/21, a total of NPR 5,380,500 was disbursed to 3,376 pregnant member/clients.

The institution has been providing necessary support for business revival to the clients affected by natural calamities like fire, flood, landslide, earthquake, storm etc. During 2020/21, a total of NPR 1,921,000 was provided as relief/grant for business revival to 645 loan clients affected by natural calamities.

The institution has been providing scholarships every year through all of its 181 branch offices to the children of its members passing grade 12 to encourage them towards attaining higher education. During 2020/21, a total of NPR 1,638,000 was provided as scholarships to 273 students.

The institution has been providing financial assistance to support treatment for its client/member as well as spouse and children of the client/member in case of serious illnesses (cancer, dialysis for kidney failure, operation of heart valve, long-term coma, life-long disability due to heart attack, bone marrow transplant, permanent disability with paralysis and loss of sight of both eyes). During

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2020/21, the institution provided a total of NPR 1,540,000 at the rate of NPR 5,000 per client/member as financial assistance to 308 client/members as well as their spouse and children with serious illness.

The institution has been collaborating with insurance companies with a view to freeing-up the members' family from the loan burden and balancing the family financial condition through financial assistance and insurance compensation in case of death of the loan member and/or her spouse. During 2020/21, a total of NPR 153,163,083.50 was processed as Rural Loan Insurance compensation due to death of 2,092 loan clients (including spouse).

The institution contributed NPR 10,358,449 on 16 August 2020 as its support to the Corona Prevention, Control, and Treatment Fund established by the Nepal Government for health security of the citizens from COVID-19 at times of the pandemic. With this, it was hoped that the lives of the citizens would be secured with timely treatment of those infected by COVID-19.

With a view to enhance educational standards through continuity of the academic pursuit, the institution has made available a grant of NPR 500,000 to Shree Jana Kalyan Secondary School, Rampur, Palpa under its Corporate Social Responsibility Program to arrange for uniform, stationeries and sports items for the meticulous and intelligent students with poor economic condition.

The institution provided a total grant of NPR 20,000 to Dhorpatan Municipality, Baglung; Galkot Municipality, Baglung; Sainamaina Municipality, Rupandehi and District Police Office, Chame, Manang, at their request, for relief distribution to the deprived families affected by COVID-19. Likewise, the institution provided a total grant of NPR 11,000 to Mai Jogmai Rural Municipality, Ilam; Gokuleshwor Police Post, Darchula and Khadga Community Youth Club, Bodebasaien, Saptari, at their request, for organization of financial literacy and social programs.

The institution has accomplished an interaction program in presence of 76 member/guardians - 56 from Province No. 2 and 20 from Gandaki Province - with an aim of providing client-friendly financial and non-financial product and services fulfilling their expectation and needs. The program is expected to contribute the institution towards ensuring client-friendly financial and non-financial product and services through modification in its services and facilities based on the client needs.

We hope that this publication would be helpful to all those with a concern and curiosity towards poverty reduction and entrepreneurship development.

I wish to express sincere gratitude for the dedication of staff towards excellent operation of the institution. Likewise, thanks are due to all contributors of the articles in Nepali language as well as to the colleagues Mr. Ram Bahadur Chaudhary, Chief Manager and Mr. Jagya Prasad Pant, Senior Manager for their support with compilation and editing and Mr. Prem Manandhar, Consultant for translating the stories from Nepali to English.

Thank You

**Janardan Dev Pant**

Chief Executive Officer

Nirdhan Utthan Laghubitta Bittiya Sanstha Limited

15 July 2021

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## Nirdhan Utthan Microfinance Financial Institution Limited – An Introduction

### Historical Background

The initiator of formal microfinance program without collateral in Nepal, Dr. Harihar Dev Pant, the then Deputy Governor of Nepal Rastra Bank had observed the microfinance program of Grameen Bank, Bangladesh. Inspired by this observation tour in operating similar microfinance program in Nepal, Dr. Pant had established a non-governmental organization, named “Nirdhan” registering it at the District Administration Office, Kathmandu on 31 March 1991. The institution had started its program activities with disbursement of the first loan on 14 March 1993 in Pragatinagar of Siktahan VDC, Rupandehi District following the microfinance program of Grameen Bank, Bangladesh. This is the first institution in Nepal to start the rural banking financial system. With the license from Nepal Rastra Bank for limited banking transaction on 08 November 1994, the institution then after had secured the authority in mobilizing deposits from its member/clients.

On 29 October 1998, “Nirdhan Utthan Bank Limited” was registered under the Companies Law. On 13 April 1999, the bank secured the license from the Central Bank to operate banking transactions under the then Development Bank Act 1996. As the Banks and Financial Institutions Act 2017 mandated the microfinance institutions to name as microfinance financial institutions, “Nirdhan Utthan Bank Limited” has been re-named as “Nirdhan Utthan Laghubitta Bittiya Sanstha Limited” since 12 June 2018.

### Vision

Contribute meaningfully towards creation of a prosperous and self-reliant rural society; make the poor and deprived abled; and reduce poverty and unemployment.

### Mission

Provide sustainable financial services to and raise social awareness of the rural poor women.

### Objectives

- Extend microfinance services all over Nepal
- Achieve financial sustainability through membership increment and efficient distribution mechanism
- Maintain good institutional management and high staff morale
- Contribute towards maintaining self-respect of the women through raising social awareness, proper utilisation of loan and repayment, and regular savings

### Network and Working Area

- The only microfinance with branch network in all 77 districts of the country
- Central Office: Bhagawatibahal, Naxal, Kathmandu
- 10 Regional Offices: Birtamod, Bardibas, Birgunj, Bharatpur, Kathmandu, Pokhara, Bhairahawa, Kohalpur, Birendranagar, and Attariya
- Number of branches: 181

### Financial Services of the Institution

- Loan/Credit
- Micro-credit: Maximum NPR 400 thousand without collateral
- Microenterprise Loan: Up to NPR 700 thousand (For graduate members of the micro-credit program)
- Savings: Collection from client members as well as from general public in 92 branches

- Micro-insurance: Rural credit insurance and livestock insurance
- Remittance service: Domestic and inward money transfer service in partnership with various institutions and remit companies

### Whose Institution is it? (Target Group)

The primary clients of the institution are the poor and backward women without an opportunity in capitalizing their skills of earning livelihood through accessing services of other organizations and financial institutions.

- Married/Single Nepali woman
- Landless, settlers with no legal ownership of land and individuals with less than 7.5 Katha / 10 Ropani irrigated land or less than 15 Katha / 20 Ropani non-irrigated land per family (considering 5 members equivalent to a family)
- Residing in un-systematic, mud and thatched house
- With annual family income of less than NPR 138 thousand
- With no access to other bank and financial institution
- Individuals with no employment as a permanent income source
- Permanent resident of the working area of the institution

### Progress Highlights as of 15 July 2021

Progress Description	Number
Districts with Service Outreach	77
Branch Offices	181
Local Bodies Reached	539
Total Staff	1,143
Total Centres	20,742
Total Member/Clients	379,495
Total Loan Clients	221,634
Financial Indicators	Amount (NPR)
Total Loan Disbursement	163.78 Billion
Total Loan Outstanding	24.08 Billion
Total Deposit Mobilization	15.82 Billion
Interest on Loan	10% - 15% (per annum)
Interest on Deposit	6% - 8.50% (per annum)

### Areas of Investment – Businesses not prohibited by the law of Nepal

- Agriculture (e.g., vegetable farming, goat farming, dairy cow farming, buffalo farming, piggery, sheep farming etc.)
- Services (e.g., grocery shop, cosmetics shop, vegetable trading, saloon, beauty parlour etc.)
- Small cottage industries/microenterprise business (e.g., dalmoth (snacks) industry, dhaka (hand-woven clothes) industry, utensils industry, candles industry, toys making, incense industry, making clothes from Allo (*Girardinia diversifolia*) and other plants etc.)

## Operating Procedure (Grameen Model)

- Selection of potential working area
- Program in raising mass motivation
- Household survey
- Classification/Ranking
- Group formation process
  - Compulsory group training (7 days)
  - Pre-group recognition test
  - Group recognition
- First loan disbursement
- Supervision on loan utilisation
- Continuous support
- Transformation into micro- and small-entrepreneur

## Corporate Social Responsibility in FY 2020/21

The institution has made following expenditure during FY 2020/21 in keeping with its corporate social responsibility and client protection obligations in cognizance of its responsibility towards the society.

S.No	Non-financial Indicators	Number	Amount (NPR)
1	Business Revival Grant support to the clients affected by COVID-19 (No. of clients)	7,250	72,500,000.00
2	Grant support to the centres for purchase of health safety materials	19,656	21,531,400.00
3	Maternity/Nutrition expenses to the members	3,376	5,380,500.00
4	Natural Disaster relief support to affected members	645	1,921,000.00
5	Scholarships to students	273	1,638,000.00
6	Critical Illness relief support to sick members	308	1,540,000.00
7	Member Insurance compensation (including guardians)	2,092	153,163,083.50
8	Interaction Program for guardians	76	11,465.00
9	Contribution to the COVID Fund of Nepal Government	---	10,358,449.00
10	Grant to the school	1	500,000.00
11	Beneficiaries of financial literacy program (Orientation on financial literacy at the time of affiliation in the group)	19,823	---

- Regular Information, Education and Communication programs for the members
- Client Data Monitoring System
- Organization of various non-financial programs including Business Development Services, Basic Literacy Class, Financial Literacy Class, Entrepreneurship Development Training, and Skill Development Training in coordination with the mother institution-Nirdhan as well as different organizations.

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## Abbreviation, Acronym and Glossary

Aana	Unit of land measurement (31.8 Square Metres)
Ag	Agriculture
ANM	Assistant Nurse Midwife
BA	Bachelor in Arts
BBA	Bachelor in Business Administration
BBS	Bachelor in Business Studies
Bigha	Unit of land measurement (20 Katha = 6772.41 Square Metres)
BSc	Bachelor in Science
COVID-19	Corona virus disease identified in 2019
CMA	Community Medical Assistant
Dhaka	Traditional hand-made fabric
Dhur	Unit of land measurement (16.93 Square Metres)
IA	Intermediate in Arts
ISc	Intermediate in Science
JT	Junior Technician (agriculture and livestock)
JTA	Junior Technical Assistant (agriculture and livestock)
Katha	Unit of land measurement (20 Dhur = 338.62 Square Metres)
LKG	Lower Kindergarten
MA	Master in Arts
NPR	Nepali Rupees
PAN	Permanent Account Number
Ropani	Unit of land measurement (16 Aana = 508.74 Square Metres)
SLC	School Leaving Certificate
Tola	Unit of precious metal measurement (11.663 8038 grams or exactly 3/8 troy ounce)
TV	Television
UAE	United Arab Emirates
UKG	Upper Kindergarten
VDC	Village Development Committee (now Rural Municipality)

## Nirdhan support in successful business of Chhalimaya

Chhalimaya - born on 22 September 1968 in Hangpangma of the remote eastern Himalayan district of Taplejung - was married to Maulhang Limbu of Ward-9, Sanwa Village VDC, Taplejung on 06 March 1990. She moved to Phungling - the district headquarter - in 1998. With a thought of engaging in some business, she secured membership with Taplejung Association of Industry of Commerce registering Bahar Offset Press. She pinned hope for some relief in maintaining livelihood with this business amidst difficulty in fulfilling household needs given poor family standing and recent marriage. She got affiliated in Balmandir Women's Self-reliant Group in May 2014 as she faced difficulty in managing capital for business operation registering a firm.

She advanced her printing press business purchasing a machine with NPR 40 thousand loan. She expanded the business with further loan facilities: NPR 100 thousand second time, NPR 130 thousand third time, and now NPR 200 thousand for fifth time. She states that, the business now generates monthly NPR 30 thousand income with two additional machines, contributing well in fulfilling household needs as well as campus education of the children. She has deposited a total sum of NPR 61 thousand in Nirdhan. Again, loan installments are being paid back regularly.

Her two daughters and one son attends campus in the morning and assists in her business during day time. Likewise, she has employed her husband and one another person in the business. Her business deals with printing of books, bills, newspapers and preparation of stamps etc. She told that she has purchased two Ropani land in Phungling-6 with surplus income. She has invested about NPR 3 million in the business, which recently has stalled due to COVID-19 and suffered with loss. However, she has been engaged in alternative business operations (pig and vegetable farming) and managing the repayment of loan installments regularly. She hopes for revival of her printing business soon.



She admired the valuable role of Nirdhan as she could get timely and efficient support in advancing her business and saved from the exorbitant interest levied by the money lenders.

Chhalimaya speaks about her plans of advancing the business further adding two more machines. She smilingly admits that Nirdhan would always be there to support in her successful journey. She further urges all sisters to generate income through proper utilization of loan facility.

*Contributor: Khagendra Phunyal, Accountant, Branch Office, Phungling, Taplejung*

## Durga – the success icon

Durga Nepal, resident of Pallotar, Phidim-2, Panchthar district, is well-known in the locality as a successful entrepreneur. Durga was born in 1980 as the first child of Bhalanath Dawadi (father) and Thagimaya Dawadi (mother).



Born in a middle-income family in the remote rural area of Panchthar, she has three brothers and two sisters. As the family had the awareness towards proper education of the children, she did not face much problems in acquiring education. However, being the eldest in the family with five children, she had the responsibility of taking care of siblings and supporting parents in household chores. Even with such family situation, she prioritized education and completed grade 12.

Her life took a new turn after marriage in 2001 with Kamal Nepal, resident of Ward 9, Chokmagu VDC, Panchthar. Though they had no problems in managing livelihood given the middle-income family, they lacked savings for future. As such, she thought of sending her spouse in foreign employment. With a plan of engaging in some business with the limited saving from about two years of foreign employment, the family moved to Phidim. She started grocery and hotel business with the capital in hand.

Initially, she could not gain the success as expected. In 2008, she took Nirdhan membership as she learned about the institution through her landlord. She expanded her business with an initial loan of NPR 15 thousand. With continued business success through gradual expansion, she thought of doing a new business and started money transfer business in 2014. With expansion of money transfer business, she thought of closing the grocery and hotel business due to time limitation. She opened foot-wear shop as a new business avenue based on continued financial support from Nirdhan. Afterwards, she never had to look back as she succeeded continuously in her business. From Nirdhan she availed collateral-free loan of NPR 50 thousand, NPR 100 thousand, NPR 200 thousand and NPR 300 thousand in different cycles. Likewise, she continued with the savings deposit. She recalls that she could identify herself as a successful entrepreneur given continued effort, attachment with business and financial support.

Durga, who exemplified that the committed and enterprising individual could attain the height of success together with continued support from the family and institutions, credits Nirdhan support for her progress.

*Contributor: Dipak Thapa, Junior Assistant, Branch Office, Phidim, Panchthar*

## Ramila becoming self-employed in the village

34 years old Ramila, resident of Rabibazar, Ward 4, Miklajung Rural Municipality, Panchthar district is known as a successful and industrious entrepreneur. Starting with a small hotel business, she managed to expand this business and started taxi business with loan facility from Nirdhan. She managed monthly income of up to NPR 60 thousand from the business. Currently, her business engages one son, one daughter, a taxi driver and a helper. Her spouse is in foreign employment who earns NPR 40 thousand per month. She shares her plans of expanding the business in the days ahead given good income from both of her current businesses.

Ramila with six siblings (four sisters and two brothers) is the second daughter of Rangalal Bharati (father) and Harimaya Bharati (mother) born in 1986 at Phuyatappa, Phakphothum 4, Ilam district. She was married to Dilliram Giri of Aamchowk, Ward 3, Phakphothum VDC, Ilam district following



traditional rituals on 20 April 2003. She has one daughter and one son. Given her lower financial situation and difficulty in enrolling her children for education, she moved from village to Rabibazar in Panchthar in 2013. She faced shortage of investment in an ordinary shop that she initiated in the rented quarter. In 2014, Nirdhan opened a branch in Rabibazar. She came to know about the loan facilities (with and without collateral) of Nirdhan and joined the institution in August 2014 forming a group of the women in the locality. She purchased a small taxi on installment basis with NPR 40 thousand collateral-free loan from Nirdhan. She operated daily shuttle service from Rabibazar to Ilam bazar and made good income.

With this sole business, she is meeting the family expenses including the children's education. Her daughter is in grade 12 and son is in grade 5. In the past, her family condition was ordinary that now has changed for better with the taxi business. She is fully satisfied with the business as the income till date has been good. Beginning with her initial savings and loan transaction back in 2014, she is now availing NPR 700 thousand loan facility (NPR 200 thousand loan in the seventh time plus NPR 500 thousand micro-enterprise loan in the third time). She admits that, with Nirdhan loan facility she could manage business assets worth NPR 7 million.

Ramila shares that her first steps towards a better life was made possible with Nirdhan support in the form of both with and without collateral loan facilities. As she became the main contributor in the family income, she is happy enough on transformation of her life. Now, she is no more confined within household chores. Rather, she is engaged in bringing left-out sisters in the groups, educating them on savings and loan and assuring all that economic conditions could be improved with proper utilization of loan facility.

*Contributor: Chandra Mani Pandey, Branch Chief, Branch Office, Rabi, Panchthar*

## Nirmala Lawati: Advancing towards prosperity

Nirmala Lawati - born on 28 September 1987 in the family of Ganesh Bahadur Lawati (father) and Kendra Maya Mikhopka (mother) of Nawami Danda 5, Panchthar - was married to Tej Kumar Lawati of Safabung, Ward 1, Kummayak Rural Municipality in 2004. Her life could not be as she expected given her marriage in a low-income family. To earn livelihood, her spouse was engaged in ginger and broom grass trading. As the days passed-by, this trade could not be successful beyond meeting the household expenses. Following this, her spouse started footwear shop in Yashok bazar. However, this business also could not generate good profit and they started hotel business in Birtamod. As this business continued in normal condition, Nirmala had already been a mother of three daughters.



In the meantime, they had to leave hotel business and return back home as her mother-in-law fell sick. She reflects that she was very much depressed then as she had to take care of medication of the mother-in-law and up-bringing of the children and their education. Then she learnt from a neighbor about the collateral-free loan facility of Nirdhan through group guarantee to the hardworking women. She became eager of doing some business and learnt on the rules meeting with Nirdhan staff. In 2014, she got affiliated in the Safabung Womens' Group in her own village and continuing till date the loan and savings transactions.

She started ginger farming with NPR 40 thousand loan from the group and availed NPR 60 thousand and NPR 80 thousand loan facility in subsequent cycles as she gained good profit from the business. However, ginger farming alone could not sustain well the household expenditure. As such, she took NPR 100 thousand loan and started goat farming in 2018. Initiated with a simple goat shed and 10 goats, her business has transformed into a well-managed modern goat farm. With income from goat farming and NIRDhan loan, she has already invested NPR 500 thousand in the farm and with additional NPR 300 thousand loan, she has kept 40 improved-breed goats in the farm. Besides this, she is engaged in ginger farming and vegetable farming as well as keeping a cow. With all these businesses, she makes about NPR 35 thousand monthly income after expenses on household front and children's education. Her daughters are studying in a boarding school. Now, she has a dream of becoming a model entrepreneur with expansion of the goat farming through additional loan of NPR 250 thousand.

Nirmala advises other sisters as well to make best use of loan facility as she did and advance well. She credits Nirdhan for her success in goat farming, which became possible through motivation and loan facility.

*Contributor: Sandip Kumar Pandit, Branch Chief, Branch Office, Yashok, Panchthar*

## Chandra Maya: Nirdhan made me independent

Chandra Maya Limbu - born on 16 December 1979 in the family of Til Prasad Limbu (father) and Phool Maya Limbu (mother) of Chinduwa, Ward 7, Dhuseni VDC, Ilam - was married to Tek Prasad Limbu of Ramite, Ward 4, Sangrumba VDC, Ilam in 19 January 1996. As she was married to low income family, life in those days were difficult. While she was looking for avenues in meeting daily needs of the family, she learnt through a close neighbor on group-based collateral-free loan facility of Nirdhan targeted towards low-income and hardworking women who are willing to pursue some vocation. She thought of engaging herself in some business and went to Ilam branch office to learn on the services and facilities of the institution.



After learning on institutional rules and regulations, she got affiliated in the Ramite group No. 89 in May 2012. Initiated with ginger farming through a loan of NPR 30 thousand, she gradually increased the loan size and has now been successful in managing enough income with commercial vegetable farming through loan facility of NPR 300 thousand. With this income, she is contributing NPR 1 thousand per month to Samriddhi Savings, which now has reached a total of NPR 69 thousand.

She has engaged other members of the family also through purchase of 3 cows, 12 goats and 8 pigs with the income of the same business. Likewise, she has purchased 8 Aana land in Ilam Bazar from the business income. Her one son and one daughter studies in a boarding school in Ilam Bazar.

Chandra Maya is an example of the industrious and enterprising women who could excel in business if supporting institutions lend hand in their effort. Her struggle is seen as an exemplary deed by the society and neighbors have high words of praise for her. She happily reflects on the Nirdhan support in terms of motivation and loan facility in developing herself as an independent and enterprising women. She also shares that she has been supporting financially to neighbors at times of need and motivating all sisters in the vicinity in becoming industrious and independent like herself.

*Contributor: Dhama Prasad Jabegu, Junior Assistant, Branch Office, Ilam, Ilam*

## Phool Maya: Grocery business prospered with Nirdhan support

Phool Maya Rai was born on 7 December 1982 as the youngest daughter of Ujir Bir Sunuwar (father) and Ratna Maya Mukhiya (mother) in Suryodaya Municipality 9, Ilam District. In 2003, she was married to Chhatra Bahadur Rai of the same locality. Though her spouse was engaged in driving profession, her household condition was very weak.



With a view to overcome economic problems in the family, she started a grocery shop in rented quarter in 2008 with NPR 5 thousand loan investment. She was unable to succeed in expanding her business despite of her best wishes. In the meantime, she learnt on Nirdhan facility of group-solidarity based collateral-free loan targeting industrious and independent women. With this learning, she reached Nirdhan branch office to learn more on the concessional loan facility of the institution. With proper understanding of the institutional rules, she got affiliated in a group in March 2009 and engaged till date with loan and savings transactions.

She expanded her business first with NPR 20 thousand loan. She continued expanding her business and started hotel business also together with grocery shop with business registration in 2012. She shares that, with general loan of NPR 200 thousand from the group, she could strengthen further her business currently. Initiated in a rented quarter, she is now operating the grocery shop in her own residence. She is managing household expenses of the three-member family, medication of her spouse for the last seven years and education of her son with the business income. Moreover, she has managed some savings for future.

Should Phool Maya limited herself in the small grocery shop, present happiness in the family would not have been possible. The loan facility from the institution has helped her in becoming owner of a grocery shop and hotel business. She reflects “skill alone is not enough for making business a success; capital, skill and dedication, all are needed.” She expresses her gratitude towards Nirdhan as she got help and succeeded in business when she was wandering in lack of capital. She spreads the message to all sisters for proper utilization of the loan facility with dedication.

*Contributor: Dhana Maya Magar, Junior Assistant, Branch Office, Fikkal, Ilam*

## Devi: Proper utilization of loan is the basis of income

Devi Pokhrel - born on 5 February 1970 in the family of Chiranjibi Pokhrel (father) and Ram Kumari Pokhrel (mother) in Ward 8, Damak Municipality, Jhapa District – was married on 1 June 1996 to Kul Prasad Chapagain of Ward 4, Buddha Shanti Rural Municipality of the same district. As she was married to low income family her life could not be happier as she expected. Though they had some land, they faced difficulty due to lack of working capital. She learned from a neighbour about group-based collateral-free loan of Nirdhan targeting hardworking and self-reliant women. With this learning, she got enthusiastic in doing herself a business and visited nearby Nirdhan branch to understand more on the services and facilities.

Through proper understanding on the rules and regulations of the institution, she got affiliated in Shantinagar Women Group formed in Ward 4, Buddha Shanti Rural Municipality in January 2008. With four members in the family, she has been transacting the loan and savings regularly. At the beginning, she started her business purchasing 3 improved goat breeds through a



loan of NPR 30 thousand from her group. With proper care, the goat farming business prospered gradually. At present she is busy with 5 goats as well as 2 improved cow breeds for milk production.

As her goat farming as well as animal husbandry business prospered, she has employed on part-time basis her spouse, two sons and one relative in the village to manage well the business. She is making good income from the goat and cow milk. She shares that, she is saving NPR 50 thousand per month after managing all expenses. She had started the business in 2008 with NPR 30 thousand. Then after she has been availing loan facilities up to NPR 200 thousand in different cycles for business expansion. Her dealing with loan transaction is satisfactory as per institutional rules. Now that she aspires for availing loan facility at a higher volume, she complains that she does not have fixed assets for the purpose of bank guarantee. With good utilisation of group-based loan facility, she was able to arrange higher education for her sons. She was also active in maintaining savings since the day she started her business with Nirdhan affiliation. At Nirdhan, she has now more than NPR 30 thousand in savings account. She shared on her relief since she started the business with Nirdhan affiliation.

She has converted her tin-roofed house into a well-constructed house through the business income. She has also acquired 10 Dhur residential land worth NPR 1.2 Million in the locality. She is an example that hardworking and enterprising individual if supported adequately by the institutions could achieve success. She could ensure education of her sons up to Bachelor's Level affiliating with Nirdhan. Currently, she is engaged in the social movement of raising awareness on health and sanitation at local level. Asked on what she has gained after Nirdhan affiliation, she recounts that she was empty-handed despite of her engagement in the teaching profession for over one and half decades and that the opportunity provided by Nirdhan in developing oneself as an independent entrepreneur was her greatest success factor.

Devi's struggle is seen as the best example in the society and thus all respect her deeds and self-confidence. She shares that, she not only furnishes her loan repayment instalments on time, she also helps the hardworking sisters in their difficult times. Had she not utilized the loan facility properly, she would not have been able to reach at this successful stage, as such she advises all on proper utilization of the loan facility since this is the dependable means of generating income.

*Contributor: Gita Devi Burja Magar, Center Mobilizer, Branch Office, Dhulabari, Jhapa*

## Anita: Nirdhan helped prosper the life

Anita Kumari Rajbanshi was born in 1980 as the eldest daughter in the family of Achhat Lal Rajbanshi (father) and Lalbati Rajbanshi (mother) in Ward 2 Barhadashi Rural Municipality, Jhapa district. Given her birth in the middle income family, she could not attend school due to family problems and her desire for education remained unfulfilled. Simply literate, she was married in 1998 to Krishna Rajbanshi of Haldibari 2, Jhapa district. Her married life in the low income family remained very difficult. She remembers the days when the couple used to engage in daily labour for daily livelihood as they had only a small wooden hut with thatched roof and no more land.



At a time when they lacked capital for engaging in a business due to weak financial condition, she had a chance meeting with Nirdhan staff who was in the village in connection with expansion of the service. She learnt on institutional rules and regulation for the collateral-free loan facility and disseminated the information on the programme to the neighbouring sisters. She formed a group of 15 women in March 2010 at her initiation. Then after her life got a new course. Engaged in loan and savings transactions with affiliation in Kaphletole Women's Society, she has a family of 5 including 3 sons.

Initiated with a small grocery shop in 2010 with Nirdhan loan facility of NPR 20 thousand, she continued expanding her business with different cycles of loan. At present, she is managing a shop worth NPR 300 thousand. Recently, she purchased a three-wheeler (auto-rickshaw) for her spouse with Nirdhan loan of NPR 300 thousand supplemented by her income. Together with her spouse driving the auto and her shop business, their economic condition has improved substantially. She shared that she has built a four-room house with tin roof and purchased one Katha land.

Her 3 sons are studying in English-medium school respectively in grade 10, 5 and 2. As she learnt on the value of savings, she has saved NPR 90 thousand in Nirdhan. She shares that, with this savings, it has been convenient for participation in social functions, medication at times of illness, and entertainment and travel on some occasions.

Anita ensures repayment of loan instalment and savings amount during the Centre meeting. The other members note well her whole-hearted support to those in difficulty in the society. Only skill and dedication are not enough, they are to be supported adequately with a medium to bring the desired result. She credits Nirdhan as a medium of her successful life. With her active participation in all social functions, she advises all sisters to avail Nirdhan loan facility according to individual capacity and utilise the same properly. She expresses her happiness in that Nirdhan has played an important role of charioteer in leading their family life towards the path of prosperity.

*Contributor: Prachanda Karki, Assistant, Branch Office Chandragadhi, Jhapa*

## Juna: Togetherness with Nirdhan, prosperity in life

Juna - born in 1995 as the second daughter in a common peasant family of Bhadra Man (father) and Indra Maya Tamang (mother) in Bhojpur district – has an elder sister and a younger brother. The hard-working and good-mannered since childhood, Juna Tamang has studied up to grade 12. She had love-marriage with Bhola Man Tamang of Dharan. She spent few years in Dharan after marriage and relocated later to Jhapa nearby her maternal home. She decided to engage in pig farming to manage the family of four including two kids. She started her entrepreneurial journey purchasing one pig with NPR five thousand loan as she lacked capital then.

As time passed by, the urge within herself in becoming an exemplary entrepreneur in the society continued to motivate her. While continuing her pig farming, she learnt from a neighbour about group-based collateral-free Nirdhan loan targeted towards enterprising and self-reliant women. With this learning, she thought of advancing her pig farming business more effectively. As she was contemplating in advancing her business, she learnt more on rules and regulations of loan and savings from Nirdhan staff who reached there from near-by village and she joined in the group of Tamang village near Surunga Bazar. She has continued till date the loan and savings transactions.



She advanced her pig farming business with NPR 75 thousand collateral-free loan from her group. The business expanded gradually and the loan facility also increased in different cycles from NPR 75 thousand to NPR 120 thousand. The 3-day Nirdhan training on pig farming proved to be ‘finding God when she was looking for a stone.’ At present, there are 25 pigs in the farm and she has employed one person to take care of them. She earns about NPR 75 thousand monthly from sale of piglets. She has plans to apply for microenterprise loan to add improved pig breeds in the days ahead. With dedication towards the job and honesty, it takes not much time to succeed. Within a short span of three years of initiating the business, she could acquire one Katha land. She is maintaining Samriddhi Savings at the rate of NPR one thousand for future use. Together with business, she actively participates in social work as well. She attends timely to group meetings and maintains good loan discipline. She advises other members of the group also to engage in the business as per their skills.

Juna shares, “It is better to engage in the business based on one’s knowledge and skill rather than to get angry on others’ progress, Nirdhan is there to help, if capital is inadequate. Nirdhan has been boon for people like us who wish to engage in some business but lack capital, it has been our dependable friend and support.” She expresses that her childhood dream of living a life of an exemplary entrepreneur in the society been fulfilled through Nirdhan training on pig farming and availability of needed capital. Now, everyone in the village identifies her with Tamang Pig Farm. She says that, she is well prepared to support the sisters in the society at difficult times.

*Contributor: Ratna Bahadur Rai, Center Mobilizer, Branch Office Surunga, Jhapa*

## Pabitra: Happiness bestowed upon by Nirdhan

Pabitra Bishwokarma - born in 1975 in the family of Prajapati Baraili (father) and Pancha Maya Baraili (mother) in Chandragadhi, Jhapa – was married in 1994 to Ram Bahadur Bishwokarma of Gadurmari, Jhapa. Her life could not be happier as expected as she was married to low income family. She was earning livelihood in the village with rice cultivation as a tenant. She heard about the ongoing Nirdhan training to some women and thought of doing some business joining herself also in the group. With proper understanding on Nirdhan rules and loan and savings procedures she got affiliated in Gauradaha (Ga) Women Group in September 2010 and continued till date loan and savings transactions. She has seven members in the family.



Through affiliation in the group, she took a loan of NPR 20 thousand in the first year and raised one pig and 20 local chicks as well as started fruits business. Now, she has been solely engaged in the fruits business managing it properly.

Her fruits business generated very good income. Again, she has been engaged in and earned from pig and poultry farming side-by-side, so as not to depend on one business. Started with the first loan of NPR 20 thousand in 2010 from Nirdhan, she has been expanding her business with loan facilities in different cycles as per the rules of the institution. At present, she is managing the fruits business with NPR 200 thousand collateral-free loan. She has also helped her spouse for engagement in foreign employment utilizing part of the loan and managed to educate her children up to Intermediate Level in Boarding school. She has also been saving some amount since she started business with Nirdhan affiliation. She is managing repayment of loan instalment on due date out of her daily savings. As of now, she has more than NPR 60 thousand in her saving account. She has made a house buying one Katha land in Ward 2 of Gauradaha Municipality. She shares that, the fruits business has generated very good income.

Pabitra has been an example that the hard-working and enterprising individuals if supported by the institutions could gain success. With Nirdhan affiliation, she is now preparing to send her daughter to Japan. She tells that, with hard-work any job could be succeeded. The opportunity given to one to become an independent entrepreneur itself is a big success factor. She shares that, she not only furnishes her loan repayment instalments on time, she also helps the hardworking sisters at times of their difficulty.

*Contributor: Miya Kumari Tajpuria, Center Mobilizer, Branch Office Gauradaha, Jhapa*

## Transformed life of Aashika

Aashika Rai - born in 1975 in the family of Balabir Limbu (father) and Bishnu Kumari (mother) in Ward 4, Damak Municipality, Jhapa – was married in 1996 to Maheshwor Rai of Ward 4, Kamal Rural Municipality, Jhapa. Her life could not be enjoyable as expected as she was married to normal income family. For maintaining family livelihood, her spouse was forced to engage in foreign employment. As she had to take care of the whole family, she faced many difficulties in life. One day, she came to know about group-based collateral-free Nirdhan loan targeting the women. With this learning, she also thought of doing some business. After contemplating seriously on the matter, she visited Nirdhan Damak Branch to learn on the loan facility of the institution. With an understanding on the rules and regulation, she got affiliated in Sitapuri Women's Group formed in Ward 4 of Sitapuri Rural Municipality in December 2009. Now, her four-member family together with two daughters is enjoying life happily.

Initially, she started pig farming with 2 improved pig breeds purchased through NPR 10 thousand loan from her group. As she had knowledge on pig farming, the business improved gradually and now she has 10 sows (mother pigs) and more than 50 piglets. She is busy with two improved buffalo breeds for milk production, which was purchased through income from the sale of pigs. Her domestic pig farming has now taken the shape of a model farm. As the pig farming business improved and expanded, she needed the helpers. She convinced her spouse to come back home from foreign employment and spend a happy life earning together in the country. She shares that, since last five years the couple has been engaged in the pig farming and living a happy conjugal life. Her pig farming and milk production business both is generating satisfactory income. Together with these businesses, she has also been engaged in seasonal vegetable farming and makes NPR 55 thousand income per month after deducting all expenses.



She had initiated her business with NPR 10 thousand loan in 2009. She continued availing loan facility time to time as per need and now she has been able to manage the transaction worth NPR 400 thousand. She shares that Nirdhan financial support and the hard-work from the family has helped reach at this stage with both sons studying in BBS first and second year respectively. She tells that with hard-work and Nirdhan support, she was saved from seeking others' favour and she has become self-reliant. Since she became the group member, she continued saving some amount for rainy days and now she has more than NPR 100 thousand in her saving account. She is happy in that she does not have to worry about any difficulties. As she never had to look back on the business with Nirdhan support, hard-work and skill, she tells that she now has a well-constructed house and also purchased seven Katha agricultural land from the business income. She has exemplified that hard-working and enterprising individuals if supported adequately by the institutions could transform their life.

Aashika advocates – “It's a duty to educate daughters as well. Good sanitation is necessary for our health. Investment in education today is the asset for tomorrow. With hard-work any enterprise is possible. Enterprising in the country ensures advancement of the family, society and the country.” She tells that the life would never be overshadowed by sorrow if one upholds all the time the financial discipline, social respect and prestige. The business should be advanced with proper utilisation of loan facility. She is well known as the source of inspiration and women entrepreneur of the village as she advises all sisters in the community on the ways in escaping out of their sorrowful life.

*Contributor: Shuva Laxmi Moktan Lama, Assistant, Branch Office Damak, Jhapa*

## Nirmala: Life became successful with Nirdhan as the charioteer

Nirmala Shrestha was born as the youngest daughter on 27 February 1980 in the family of Hari Prasad (father) and Krishna Kumari Shrestha (mother). Born in Bhojpur, Taksar Nirmala has two elder sisters and one elder brother. She tells that her childhood was spent in hardship. With some education, she was married to Dil Bahadur Shrestha of Gogane, Ward 8, Temke Maiyum Rural Municipality, Bhojpur in 2001 at the age of 21 years.



After spending some time in Gogane, the couple discussed on avenues in managing well the family and decided to open grocery shop in Bhojpur. They set-up a grocery shop in Danda Bazar in 2010 with NPR 50 thousand investment. As she was trying hard to mobilize additional capital for expanding the shop with additional items catering to the customer needs, she learnt from the neighbouring sisters on Nirdhan group mobilization in Danda Bazar and started her savings with affiliation in the group in 2015. She has a four-member family together with two sons. She availed the first loan of NPR 60 thousand and injected that as additional capital in her grocery business. She shares that, with her hard-work she has now been able to manage the wholesale grocery shop with about 1.2' million investment.

The small grocery shop that she initiated has now been transformed into a wholesale shop. She has engaged one salaried staff in her shop. She tells that the grocery shop generates NPR 80 thousand income per month. She is availing Nirdhan loan as the capital for the grocery shop as and when needed and also paying back the installments on time. At present, she is availing NPR 300 thousand loan from the group. If needed, she will be taking additional loan from Nirdhan. With income from the grocery shop, she has ensured education for her two sons in good school. She has been very active since her affiliation with Nirdhan. She tells that she has been able to save NPR 70 thousand at Nirdhan till date.

Nirmala has been managing her shop in the two storied house that she made on 6 Aana land in Bhojpur Bazar. For her, the saying that “God helps the hardworking and industrious” became true. She tells that she has made good progress after Nirdhan affiliation. Now, she is also taking part in social activities on her free time. She shared that she has been furnishing loan instalments on time and advises others as well to manage the loan instalments and savings deposit on time.

*Contributor: Dharendra Kumar Chaudhary, Accountant, Branch Office Bhojpur, Bhojpur*

## Anju: The happiness gifted by Nirdhan

Anju Rai - born in 1979 in the family of Nimahang Limbu (father) and Goma Limbu (mother) in Ambote, Ward 6, Chainpur Municipality, Sankhuwasabha – was married in 1994 to Makesar Singh Rai of Ward 11, Khandwari Municipality, Sankhuwasabha district. Her life could not turn as expected as she was married to low income family. Her days were being passed simply. In the meantime, her husband went out of family contact with the second marriage. The separation with the husband at times of vulnerable economic condition, isolated life, and small kids, all made her to face serious difficulties.

In 2003, she relocated from the old village of Simle to Manebhanjyang in Khandwari Municipality. Since then, she started hotel business. One day, she learnt from a neighbour on group-based collateral-free Nirdhan loan targeting hardworking and self-reliant women. With this learning, she also thought of improving her business. As she was contemplating, she gained proper understanding on loan and savings facility from the Nirdhan staff who visited there and continued her loan and savings transaction with her affiliation in the Lokepa Women's Group in Ward 4, Khandwari on 23 November 2012. She has a four-member family including her maternal mother and two children.



She first took NPR 30 thousand loan from the group and invested in the hotel for additional supplies. Now, she is engaged in pig farming with 3 pigs alongside the hotel business. The hotel business has prospered now. Though no additional workers are needed, the hotel business has kept both the mother and herself busy. She accounts that the hotel business generates more than NPR 20 thousand per month after meeting all expenses.

Moreover, the hotel business has covered education of her son and daughter and both are now engaged in the jobs. She had started investment in the business with NPR 30 thousand loan in 2012. Furthermore, she has been utilizing loan facility in different cycles and currently she is utilizing NPR 200 thousand loan from her group. She shares that with the loan facility she educated her son and daughter enabling them to become Overseer and Land Surveyor. She has been active in regular savings as well since her affiliation with Nirdhan. She has NPR 77 thousand 3 hundred in Nirdhan savings account. She shared that, she got good relief after engaging in the business with Nirdhan affiliation and with the business income she managed children's education as well as purchased 8 Dhur residential land in Sunsari district in 2014.

She is an example that the hardworking and enterprising individuals if supported adequately by the institutions could make good progress. With Nirdhan affiliation, she could ensure Overseer and Land Surveyor education for her son and daughter respectively after their completion of grade 12. The daughter is employed in the nearby Municipality and son is in Department of Roads. She is also engaged in social activities in her free time from the business. Asked on what success she has achieved after affiliation in the institution, she answered that prior to affiliation the business was not in a good condition due to lack of investment. The loan facility from the institution helped business expansion.

Anju's struggle is seen as the best example in the society and thus all respect her deeds and self-confidence. She shares that, she not only furnishes her loan repayment instalments on time, she also helps the hardworking sisters in their difficult times.

*Contributor: Hom Kumari Magar, Accountant, Branch Office Khandbari, Sankhuwasabha*

## Goma Devi: Nirdhan made me self-reliant

The maternal home of Goma Devi Chapagain, permanent resident of Ward 4, Dharmadevi Municipality, is in Jhapa district. Born in 1974, her childhood spent in doing domestic chores and herding animal together with education. Exposed to simple formal education, she was married to Ganja Bahadur Paudel in 2001 following social tradition. She shares that, it became very uncomfortable for her to assimilate with the family after marriage. After sometime, the couple have had consultation and started hotel business as it became difficult in managing family burden and household expenditure.



She was wandering in search of adequate capital for expansion of the hotel business. One day she learnt from a neighbour on group-based collateral-free Nirdhan loan targeted for hardworking and self-reliant women. With this learning, Goma also thought of improving her business. While contemplating on various options, she came across Nirdhan staff who visited there and learnt on institutional rules and regulations on loan and savings. She has been transacting regularly on loan and savings after affiliation in Tirtire Women's Group in 2010.

For the first time, she took NPR 30 thousand from Nirdhan and added material and supplies in the hotel. The income generated subsequently was more than enough for covering the loan repayment instalments and savings deposit. With her savings and additional income, she continued adding the material and supplies in the hotel. She continued expanding the business based on the client pressure and adding the items as per their demand. At present she is managing the hotel business mobilizing NPR 300 thousand loan from Nirdhan.

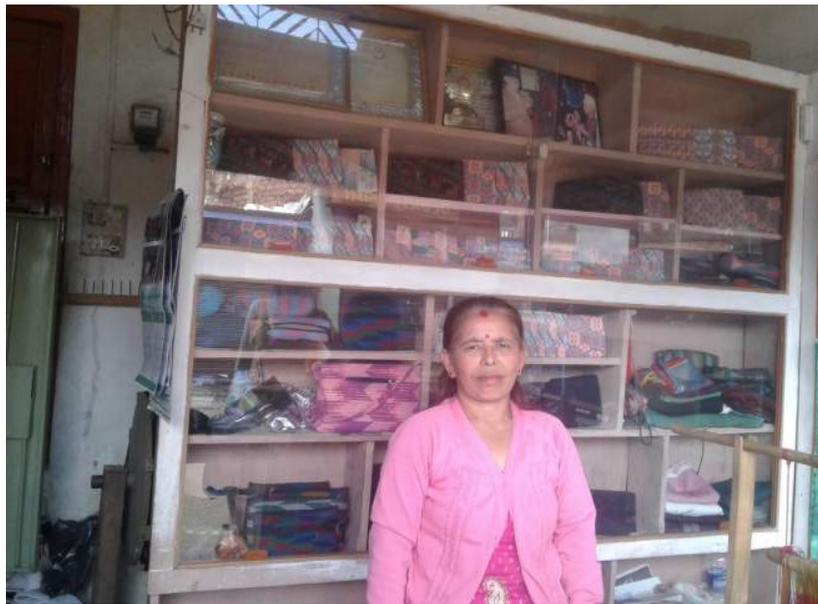
Goma shares, "if one has the will and capacity, lifestyle could be transformed substantially through proper utilization of loan." She has been running the business in the house that she built in Tirtire Chowk. She has developed capability in keeping transparently all loan and savings transactions pertaining to the group. She shares that, through utilization of Nirdhan loan facility, she has been able to improve livelihood, increase economic level, develop leadership qualities, and gain financial literacy.

She shares that, she not only furnishes her loan repayment instalments on time, she also helps the hardworking sisters in their difficult times.

*Contributor: Subash Tamang, Assistant, Branch Office Chainpur, Sankhuwasabha*

## Subhadra: Story of the Dhaka business struggle

The 52 years old Subhadra Kumari Rajbhandari was born in Ainselukharka VDC in Khotang district. As her family was engaged in agriculture, she continued her education together with engagement in agriculture. After the SLC level study, she got married at the age of 28 years in 1997 with Bhim Bahadur Lwagun of Ward 1, Myanglung Municipality, Tehrathum District and helped in the household matters. She felt that the agricultural engagement alone would not advance their life towards prosperity as she had a strong desire to earn enough property through hard-work towards enhancing the living standard. In consultation with the spouse, they left the home and shifted to bazar area of Keureni Tole, Ward 1, Myanglung Municipality, the headquarters of Tehrathum District in 1999. She shares that, though their economic condition was not that bad, they had difficult times in settling in the new place as a new comer in those days. At that time, they had thought of doing some business for their sustenance, however, the lack of capital, given their economic status, was the issue.



In the meantime, they started Dhaka weaving business with limited capital investment at their own residence in Myanglung Bazar. In the same year in 2010, Shreejanga Women's Self-Reliant Group of Nirdhan was formed and she also got affiliated in the group as she came to know about its operation. She shares that with her membership in the Centre No. 4 of Shreejanga Women's Self-Reliant Group promoted by Nirdhan, she received a great support. She says that she started the business with NPR 30 thousand loan from Nirdhan that she invested as seed capital in purchasing Dhaka weaving looms. Afterwards, she continued investment in the Dhaka shop for business expansion with different cycles of loan – NPR 50 thousand in 2011, NPR 60 thousand in 2013, NPR 75 thousand in 2014, NPR 100 thousand in 2015, NPR 150 thousand in 2016, NPR 150 thousand in 2017, NPR 150 thousand in 2018 and NPR 250 thousand in 2020. Her lifestyle and family condition has changed, in these days, both of the couple has been engaged in the business that was prospered with her skills and hard-work in the Dhaka weaving and support from her spouse. She shared that their son is engaged in temporary job in Kathmandu after finishing study on Civil Engineering and daughter is studying BA. At present, she is employing five persons in the Dhaka industry. From both Dhaka industry and shop, she makes about NPR 50 thousand income per month. She reflects that her economic and social status has been elevated as a successful entrepreneur.

Subhadra is currently availing NPR 250 thousand collateral-free loan from Nirdhan and managing NPR one thousand per month in Samriddhi savings that has reached about NPR 61 thousand till date. She aspires in expanding further her Dhaka industry with whatever amount of collateral-free loan that is available from the institution. She expresses her gratitude towards Nirdhan and admits that the foundation of her success is the togetherness, support, and micro-credit of Nirdhan.

*Contributor: Sita Khadka, Centre Mobilizer, Branch Office Myanglung, Tehrathum*

## Lila Maya Thapa: A striving entrepreneur

Lila Maya Thapa - born in 1970 in the family of Pritha Singh Karki (father) and Dambar Kumari Karki (mother) in Tehrathum, Ward 7, Basantapur VDC, Dhankuta District – was married in 1995 to Govinda Bahadur Thapa of Ward 2, Murtidhunga VDC, Dhankuta District. As the economic condition of the family was vulnerable, she had to join her spouse for work in Hyderabad, India on the fifth day of marriage. She states, “Her husband was the security guard and she had to man the house.” There, they suffered a lot and returned back home district after 10 months of stay. With the residence in Dhankuta, Ward 6, Dhankuta Municipality, she is a striving entrepreneur of 50 years of age. She is engaged in hotel business and vegetable trade. Since last year, she is making about NPR 50 thousand income per month combined from the hotel, vegetable trade and motor parts shop and has thought of realizing increased income through expansion of the businesses in the days ahead.



She shares that she spent two years in scarcity despite of engagement in wage labour in the village. Then after she ran a tea shop at Sidhuwa Bazar with NPR five thousand loan investment. The tea shop gained momentum. With this, she also started vegetable trading that however could not prosper in lack of capital. She said, she however managed to purchase 4 Aana land. In 2011, she came to know about group-based collateral-free Nirdhan loan targeted towards hardworking and self-reliant women. With this learning, she also aspired for enhancement of investment in her business and reached Nirdhan Branch Office at Hile to learn more on loan facility of the institution. She assumed to role of Centre Chief forming a Centre and started tea and snacks shop with NPR 30 thousand loan facility in the first year. She shares that the tea and snacks shop has now been transformed to a hotel business.

Initiated with NPR 30 thousand loan, the business has gradually been expanded and she is now availing NPR 300 thousand loan from the group. She continued her savings as well since she got affiliated with Nirdhan and she has now NPR 90 thousand in Nirdhan savings account. She told that with the loan facility, she added two more stories in the house, purchased a pick-up van, and operated the motor parts shop with NPR 600 thousand loan.

Lila shares on her plans of enrolling her children for higher education. As she managed to mobilize the property worth 20 million that was rooted in her initial business with NPR five thousand loan, she admits that, “proper utilisation of loan itself is the advancement of the business.” She smilingly reveals that, she not only furnishes her loan repayment instalments on time, she also helps the hardworking sisters in their difficult times.

*Contributor: Ram Binaya Yadav, Assistant, Branch Office Hile, Dhankuta*

## Janto Devi: A successful vegetable farmer

58 years old Janto Devi Tharu, resident of Telkudi Tole, Ward 5, Belbari Municipality, Morang District has been engaged in vegetable farming since long. Currently, she is engaged in seasonal vegetable farming in one Bigha land leased at NPR 20 thousand per annum. She told that, her production is being taken by local vegetable traders from the farm itself and leftover is taken to local open-air markets Kaseni, Belbari, and Sundarharaicha for sale by her spouse. She shares that, she makes 500 thousand to 600 thousand income per annum selling vegetables. Together with vegetable farming, she has also kept one cow, 10 goats and a pair of oxen. She shares that, she has managed to educate her children up to SLC; children were already married; and son and daughter-in-law are helping in the vegetable farming.

She was born on 13 June 1962 in Bahuni of Morang District. She had one younger brother and two younger sisters. She was married to Prem Prasad Chaudhary Tharu of Telkudi, Belbari-5. Due to weak economic condition, it was very difficult for her spouse to manage household needs through wage labour. She gave birth to one son and one daughter. She used to think through on ways to increase income level as she faced scarcity towards managing the



household affairs as well as upbringing the children ensuring their education. However, she was lost on work to pursue. No one trusted her for even a Rupee loan. One day she learnt from a staff in the village on collateral-free Nirdhan loan investment for those with skill and enthusiasm yet without capital. With this learning, she formed a group in her leadership in 2014 with a resolution in strengthening her economic condition with Nirdhan affiliation.

At first, she took NPR 30 thousand collateral-free loan from the institution. She supplemented the loan amount with her savings for bitter-gourd farming taking two Katha land on lease, which generated good income and she made some saving after settling the loan amount. She then invested the second loan of NPR 50 thousand in the business, which also generated sufficient income ensuring some savings after deducting all expenses. Likewise, she availed third loan of NPR 90 thousand, fourth loan of NPR 150 thousand and fifth loan of NPR 200 thousand, all of which was invested in the business. As of now, she has taken additional 18 Katha land on lease to make the farm size of 1 Bigha where she has been engaged in seasonal vegetable farming commercially. She has plans to expand commercial vegetable farming with additional 10 Katha land on lease. She has already built a house purchasing 1 Katha residential land in Telkudi Chowk out of income from vegetable farming and she looks forward to a better living standard for her family in the days ahead. She shares that the commercial vegetable farming ensures NPR 500 thousand to NPR 600 thousand income per annum. In the context of growing market demand for seasonal vegetables, she has thought of giving continuity to her commercial vegetable farming.

Janto Devi has been an example that women could also shoulder the family responsibilities engaging in and generating income from business given an opportunity. She is confident that her life could experience progress due to Nirdhan. As her economic condition improved through proper utilisation of Nirdhan loan, she advised all to improve their income level through proper use of loan facility. She smilingly reflects that Nirdhan contributed a lot in her business expansion and that one could succeed well with capital, skill, hard-work and honesty.

*Contributor: Bishwo Mani Koirala, Assistant, Branch Office Birat Chowk, Morang*

## Tara Kumari: Economic revolution in the life

Tara Kumari was born in 1968 to an ordinary family of Late Muga Lal Shah (father) and Bhagiya Devi Shah (mother) in Ward 1, Koshi Rural Municipality in Sunsari. With simple education, she was married in 1985 at an early age to Ganesh Shah of Ganga Chowk, Ward 2, Budhi Ganga Rural Municipality of Morang district. Married to an ordinary family, her life was dependent on farming with weak family condition. As the time passed-by, she thought of engaging her spouse in a business towards improving economic condition of the family as she got attracted towards petty business being run by the neighbour. Accordingly, she started an ordinary spices grinding mill in 2011 with NPR 30 thousand loan with affiliation in Pipalchowk Women's Group (Membership No. 240116) promoted by Nirdhan branch office in Tankisinuwari, Morang.



She shares that she feared initially in taking loan as repayment of the installments might be difficult. However, she got encouragement and motivation from the neighbours that helped in succeeding in the business. As the business advanced with the loan, she gradually went on furnishing the loan installments. She continued expanding the business with subsequent cycles of loan of NPR 60 thousand, NPR 100 thousand, NPR 130 thousand, NPR 200 thousand and NPR 250 thousand respectively. She adds, the loan facility from the institution that served as the seed capital has proved boon. The economic changes in her life have established and identified her as an efficient entrepreneur and housewife in the society and family. She shares that the operation of the mill from 4 AM in the morning to 11 PM at night easily generates the monthly income of NPR 300 thousand to NPR 400 thousand. With good supporting hands from her spouse, she is very happy and helpful. Her one daughter is now married, two sons are engaged in the mill business and one son is the driver. The youngest daughter is studying in diploma level.

Tara has exemplified that one could be a successful entrepreneur one day if engaged with hard-work and wisdom. She shares that, she is now communicating her thoughts on economic revolution through business to the new generation and guiding the sisters in the group as well as in the village on ways in becoming self-reliant.

*Contributor: Bhola Singh Thapa, Assistant, Branch Office Tankisinuwari, Morang*

## Rita Devi Yadav: Hardworking Entrepreneur

Rita Devi – born in 1986 in the family of Gagai Yadav (father) and Chanam Devi Yadav (mother) in Ward 2, Gadhi Rural Municipality in Sunsari District – was married in 2005 to Shaligram Yadav of Biratnagar 4 in Morang District. Despite of marriage in the middle income family, her life could not be enjoyable as she expected. Her spouse was daily wage worker and she used to work at household farm. She was anxious about improving the future of her children. While working at the farm, she came to learn from the neighbour on the group-based collateral-free Nirdhan loan for the hardworking women. With this learning, she became enthusiastic in engaging in cow dairy farming business. She consulted her spouse; learnt more on loan facilities and institutional rules from Nirdhan Branch Office in Biratnagar and got affiliated to Ikrahi Women’s Group in her own village, Biratnagar 4 in October 2014. She has been regularly transacting loan and savings till date. Currently, she has a small family of five.



She started the business by purchasing a cow with NPR 30 thousand loan from her group. With due care, the cow dairy farming business prospered. At present, she is engaged in the business with 10 improved breed of cattle (cow) and with a view to supplement the business, she has also kept nine goats of improved breed. Both of her cow dairy farming and goat farming businesses generate substantial income. She tells that she makes over NPR 100 thousand income per month after deducting all expenses. She had started business in 2014 with NPR 30 thousand loan. She has been taking and settling loan in different cycles for business expansion and already availed NPR 300 thousand group-based and microenterprise loan facility. Her loan transactions are being done according to the rules of the institution. Currently, she has been availing collateral-based microenterprise loan of NPR 700 thousand. She shares that she has enrolled her children in reputed school together with business expansion.

She has been maintaining savings account since her affiliation with the institution and managed to save over NPR 60 thousand. She shares on her heightened prestige in the society with her substantial progress after operating the business with institutional affiliation. Through business income, she has repaired her thatched roof house into a four-room well-constructed house. She has been able to acquire 10 Katha residential and agricultural land nearby Sukrabare Bazar worth NPR 1.8 million.

Rita expresses her happiness for Nirdhan efforts in transforming lives of the poor sisters in the village like herself making them self-reliant through motivation and provision of both collateral-based and collateral-free loan facility for doing business with a view of poverty reduction. She smilingly admits that she has been advising the sisters in the group in availing loan facility according to their capacity and also supporting those in difficulty in the village.

*Contributor: Kul Bahadur Lamichhane, Junior Assistant, Branch Office Biratnagar, Morang*

## Rajwati: Nirdhan made her spouse also employed

Rajwati Khawas, currently residing on Betaunajhoda Tole with permanent address in Rangeli 2, Morang District, was born in May 1964 in the family of Bherilal Khawas (father) and Toori Khawas (mother) in Goigadha Tole, Babiyabirta 3, Morang District. With poor economic condition and age old thinking she could not gain formal education. Since early age, her childhood was spent as caretaker of her siblings. As the parents struggled in raising the 8 member family, she reached the marriageable age.



She was married in February 1987 to Terulal Tharu, residing in Betaunajhoda Tole with permanent address in Rangeli 2, Morang District. She did not feel that much difficulty in adjusting her in the role of the elder daughter-in-law as she had accomplished the responsibility of the elder sister. The economic condition at the in-laws was weaker than that at her maternal home. The family had 15 members, the arable land was just three Katha, and her brother/sister-in-law were also young. All responsibilities of the family were to shoulder by herself and spouse, managing however the two meals, and she started poultry farming with NPR five thousand loan from the local money-lender so as to earn some income. The poultry farming generated some income but the high interest on loan and limited income made the sustenance of the family still difficult.

In the meantime, she learnt from the neighbour on group-based collateral-free Nirdhan loan targeting hardworking and self-reliant women in the village. With this learning, she got enthusiastic in doing herself some business. After contemplating on her plans, she reached nearby Nirdhan branch to learn on concessional loan of the institution. With an understanding on all rules of the institution, she got affiliated in Betaunajhoda Group on 2 June 2015 and till date transacting on the loan and savings. She has a five member family. She started the poultry farming business purchasing 100 chicks with the first loan of NPR 40 thousand from her group. In the second year, she raised 200 chicks with NPR 60 thousand loan and managed a bi-cycle for her spouse from the business income. With this, her spouse helped in sales of the production in the market. This ensured them double income and gradually she availed loan facility of NPR 70 thousand, NPR 100 thousand and NPR 150 thousand as well as acquired some assets from the business income. She now has one Bigha arable land and a 6 room well-constructed house and her elder son is employed in Nepal Army.

Rajwati has also been managing some savings together with furnishing timely the loan repayment installments. She shares that, the life has been very comfortable with the business that she managed together with Nirdhan loan support.

*Contributor: Chandra Prasad Gartaula, Assistant, Branch Office Karsiya, Morang*

## Sagun Kumari: Transformed life through pig farming

Sagun Kumari Rai was born as the elder daughter on 13 October 1978 in the family of Desh Bahadur Rai (father) and Ril Maya Rai (mother) in Mangalbare of Ilam District. Born in an ordinary family, her childhood was spent wandering through the mountain woods and streams with two younger sisters and one younger brother and got married in 1999 at the age of 21 with Chhiring Dorje Tamang, who was a job-holder in Ilam and she moved to her spouse's house in Balbadi, Jhapa. The family at the in-laws had five members including herself, spouse, father-in-law, mother-in-law and younger sister-in-law. She gave birth to a daughter in 2000. Her husband was posted in Nepal Police, Ilam. The economic condition was normal. She was spending life with engagement in household farming. She gave birth to second daughter in 2001. As the time spent on, she faced a major crisis in 2004 as her husband passed away leaving behind the small kids.



After death of her husband, she engaged in pig farming with the pension of her husband supplemented with some other amount to manage livelihood and children's education. She moved from Belbadi to Damak of Jhapa for running a grocery shop and later in 2012 relocated to Dharan 6, Sunsari with two daughters. There she operated a small hotel business along with pig farming in a rented quarter out of the pension amount supplemented with some loan. She got her daughters enrolled in a nearby school to ensure their bright future. As she learnt on group-based collateral-free Nirdhan loan investment, she got affiliated in Shanti Tole Women's Group on 12 January 2017. She

first availed NPR 60 thousand loan and invested in pig farming. She brought 5 piglets and used rest of the loan amount in making pigsty (shed) and arranging feed. In January 2018, she again availed loan of NPR 60 thousand for the second time and added some more piglets and went on expanding the pig farming business. With the pension amount of her spouse, she acquired 15.5 Dhur land nearby her rented quarter. Subsequently, she availed another loan of NPR 75 thousand from Nirdhan and expanded her pig farming and hotel business.

She also went on increasing her savings together with repayment of loan installments. She is managing higher education of her children through business income. She has started building a well-constructed house out of the pension amount and her savings. Now, she is well known in the village as the model women. She has been actively participating in violence against women undergoing through training and workshops. She shares, "it was very difficult earlier when unknown about the institution but it has made a great difference in my life after affiliation in the institution." She tells that, the facility of loan repayment in installments and support from the family members had made the work easier. She says that she has attended to various training events organized by Nirdhan from time to time.

Sagun reflects, "Earlier the colleagues discouraged me in availing loan and they even hesitated in giving me larger amount of loan, now they recommend whatever amount I ask for. I feel happy in hearing the words of praise from my colleagues and the society. I am very grateful for the togetherness and support from Nirdhan that brought about good changes in my life." As she gained great knowledge through involvement in the group and facilitated her business through training events, she suggests all sisters in expanding professionally their existing businesses through affiliation in Nirdhan.

*Contributor: Chuda Mani Poudel, Assistant, Branch Office Panchkanya, Dharan, Sunsari*

## Mano Devi: Incense girl from Jhumka

Mano Devi Sardar, born as the third child on 31 January 1978 in the family of Tilai Sardar (father) and Liliya Devi Sardar (mother) in Gaisar, Itahari 9, is a successful client of this institution. Married on 9 March 1994 to Ramesh Sardar (son of Sheru Sardar and Bhuti Sardar) and blessed with two daughters and one son, Mano Devi Sardar is the member of Center No. 19, Banigaun Women's Group of Nirdhan. Born in a large family, Mano Devi and family members had a difficulty in managing livelihood prior to her marriage. She used to work whole day in a brick kiln together with other siblings to manage grains and spices at home. Even after marriage, the couple were unemployed and no one in the village trusted them some loan. They faced difficulty even in managing tiffin for their children and thus felt it necessary to engage in some business.



One day, she saw incense making in TV and got enthusiastic on this business but she lacked capital investment. She shared that she then started making incense as shown in the TV arranging necessary materials with NPR one thousand five hundred that she had.

After sometime she heard about formation of women's groups and visited Jhumka to learn that Nirdhan had opened branch office for arranging collateral-free loan to women groups for doing small businesses. Afterwards, she joined in the group and formed a new group of 12 women. She first availed the loan facility of NPR 20 thousand and marketed her product. After few years, she managed to send her spouse in foreign employment and has already availed ordinary loan facility from Nirdhan for 12 times. Currently, she is managing NPR 300 thousand loan and has ensured ANM course for the elder daughter. She has also managed to acquire two parcel of residential land and her son is studying in BBS and younger daughter is in grade 11. She shares on her plan of calling back her spouse home for engagement in the business as she is making NPR 50 thousand average income per month from incense business. She told that, those who earlier did not trusted her even a Rupee and a bowl of rice seek loan from her and she is supporting them at their difficulty as needed. As she is engaged in incense business, she is well-known as the incense

girl. She shares that the perspective of the society towards her being a Dalit has now changed and all in the locality respects her as she has been the member in the Association of Industry and Commerce in Jhumka as well as Dalit Female Ward Member in the local election.

Mano Devi shares that she has been advising all in timely repayment of loan installments and that one succeeds with proper utilisation of the loan facility. She tells that she could never forget the contribution Nirdhan through loan facility as per her needs and at times of her difficulty. She has plans for securing maximum savings in the institution for the old ages after managing household expenses and advises all also in securing savings.

*Contributor: Jyoti Bastola, Assistant, Branch Office Jhumka, Sunsari*

## Samjhana: Nirdhan made me an entrepreneur

Samjhana Sah Rauniyar - born in 1980 in the family of Mahendra Rauniyar (father) and Munni Devi Rauniyar (mother) in Prakashpur, Ward 10, Barah Kshetra Municipality, Sunsari – was married in 1994 to Siyaram Rauniyar of Pakali, Ward 4, Itahari Municipality, Sunsari district. Her life could not be happier as expected as she was married to low income family. Her spouse was forced to do menial labour and sell plastic bags in the open-air market in ensuring family livelihood. After five years of marriage, she started vegetables trading in a small shed (Ghumti) in Prakashpur. In 2015, she heard about group-based collateral-free Nirdhan loan targeting low-income women in Prakashpur. With this learning, she also got enthusiastic in doing some business. With much contemplation, she went to nearby Nirdhan branch office to learn more on the loan facility of the institution.

With proper understanding on the institutional rules, she formed a 12 member Deurali Women's Group in her village Prakashpur in June 2015 and continued till date her loan and saving transactions. She has a five-member family. She first availed NPR 20 thousand loan from her group and started tea shop business. In 2016, she took NPR 100 thousand loan and purchased a City Safari (three wheeler), which her spouse started to drive. She tells that her spouse also helps in the tea shop in the morning and evening. She has now been well-established as a successful entrepreneur with hotel business and grocery shop side-by-side. Her children are also assisting in full operation of the business. Recently, she has made loan investment of NPR 250 thousand in her grocery shop. Now, City Safari and grocery shop generates good income. She shares that, she makes more than NPR 75 thousand income per month after deducting all expenses. She had started her business with NPR 20 thousand loan in 2015. She has since been taking loan for business expansion as and when needed and now managing NPR 250 thousand loan from the group. She has been active in savings also since she began her business with Nirdhan affiliation. With more than 60 thousand in Nirdhan savings, she has felt much relief since her business with Nirdhan affiliation.



Through business income, she has been able to renovate her thatched roof house and convert into tin roof house as well as managed seven Dhur residential land in the Bazar area. She has been an example that the hardworking and enterprising individuals with continued support from the institutions could progress well ensuring their livelihood, family education, health and social status. Through Nirdhan affiliation, she has been able to enroll her elder son in Hotel Management stream and younger son and daughter in Boarding school, both of whom are now studying in grade 12. Her sons, though busy with their studies, help in the business and engage in social work in free time and as per need.

Samjhana, answering a question on her feeling about the microfinance program, admits that “the microfinance is the great support to the deprived class like us that provided an opportunity in becoming self-reliant through our own business.” All respects her deed and self-confidence as her struggle is seen as an excellent example in the society. She smilingly reveals that, she not only furnishes her loan repayment instalments on time, she also helps the hardworking sisters in their difficult times.

*Contributor: Naresh Niraula, Assistant, Branch Office Prakashpur, Sunsari*

## Devi Kumari: Enjoying the pig farm

Devi Kumari Rai was born on 12 May 1971 in the family of Sukhi Maya Rai (mother) and Ruplal Rai (father) in Buipa village in the remote mountain district of Khotang. The life in the remote mountains was not that convenient and thus her family also followed the bandwagon of relocation towards the Terai (plains) and settled in Magar Tole of Basaha, Udayapur in 1985. In those days, sustaining the family was not that convenient in Udayapur as well. Assuming formal education up to grade 10 with some difficulty, she got married in 1996 to Ramesh Kumar Rai of Magar Tole, Ward 3, Chaudandigaghi, Udayapur district. Sometime after marriage, she gave birth to two sons. She had to shoulder the responsibility of the household as well as upbringing of two sons after her spouse got employed in the Armed Police Force. As the income from the employment was not enough for managing the household, she thought of engaging in some other business yet her dream was not fulfilled due to lack of capital. In the meantime, she heard about the institution in Beltar that used to provide group-based collateral-free loan targeting women and she also got enthusiastic in doing some business. In 2012, she formed a women's group in her leadership in Magar Tole.



Initially with NPR 30 thousand loan from her group, she registered and started a pig farming business. With courage, she continued this farming business. As she continued investment in the business with different cycles of need-based loan, it headed towards success. She supplemented investment in the business with NPR 300 thousand collateral loan that boosted her income. Now, she has in her farm, 12 Sow (mother pig) of Hampshire and local breed, 60/65 piglets, a male boar, 11 turkey as well as some local poultry. Her elder son Bhuwan Rai and other members of the family are also assisting well in her business. While she raised 2/4 pigs in the past following traditional practices, she has

been operating a commercial pig farm since last few years. She tells that the business is still in expansion stage with addition of physical infrastructure and that she has invested NPR 1.5/1.6 million till date. For expansion of her pig, she has availed further NPR 300 thousand loan in the ninth cycle. The pig farming business that she started with NPR 30 thousand loan has been expanded and the income has also been increased gradually with NPR 50/60 thousand net income per month. She also has inculcated a habit of regular saving at Nirdhan. She has also been to several training events on pig farming and gained experience from study tour. There is no marketing problem as the traders and entrepreneurs reach at her farm for the piglet. She has plans in generating NPR 3 million and above income per annum with sales of 600 piglets with expansion of the farm keeping 30/35 Sow. The farm raises pigs for meat as well and she is confident that her income would increase further with the organic manure produced in the farm, which is very useful in the cultivation.

Devi shares that Nirdhan has encouraged her in doing something meaningful in the leftover days in her life as she repented on the productive age that merely went on managing the household affairs. Her elder son has completed the Bachelor's Level and younger son is employed in Singapore Police. As she has been managing the group assuming the role of the Group Chair, she has pledged for generating employment by becoming a model entrepreneur in the village. Finally, she feels that her self-esteem and prestige has been enhanced as she became an entrepreneur with Nirdhan encouragement and motivation, escaping out of the daily domestic chores. She advises the sisters in the group not to avail loan facility without a project and proper plan.

*Contributor: Yam Bahadur Rai, Branch In-charge, Branch Office Beltar, Udayapur*

## Shrijana's business creation succeeded

Shrijana Gurung - born on 23 October 1993 in the family of Om Prasad Gurung (father) and Sangita Gurung (mother) in Ghorahi Municipality 10, Dang District – was married in 2006 to Chitra Narayan Shrestha of Dhangle, Rauta 7 of Udayapur District. Shrijana was anxious about her future due to her marriage in the Newar family with low income source. Due to early marriage, her spouse left the studies and engaged in wage labour. She however continued her studies. In the meantime, her spouse started driving work and she completed grade 12. In 2011, she delivered a son as the first child that added economic burden in the family. She came to know about the collateral-free Nirdhan loan facility in the nearby Murkuchi Bazar through formation of the self-reliant groups of the women left behind in the village. In the process of generating some income through the loan facility with formation of the group in the village, she has been transacting loan and savings regularly since 2013.

She was very happy when she first got NPR 20 thousand collateral-free loan. With the loan facility, she purchased three Does (female goat) and a Buck (male goat) and with enthusiasm, she started poultry farming as well with the second loan. In this process, she has already availed loan facility for the seventh time and now managing 25 Does, 500 poultry, 6 pigs and a lactating buffalo. As her spouse was a driver, she motivated him to drive an auto (three wheeler) that she purchased and now the family is living together with income from auto and that she is finding it difficult to manage time for her business. The business that she created with her hard-work and dedication has now made a big stride. Currently, her father- and mother-in-law are also assisting in her business. She tells that the business has expanded and the income also increased day-by-day as her spouse assists in the household front in his free time.



She shared that their monthly income both from her goat, poultry and pig farming and milk production as well as auto from her spouse is more than NPR 50 thousand after deduction all expenses. As she made good income from goat farming with the first ever loan of NPR 20 thousand, she continued with availing new cycles of loan for business expansion and now she has been availing NPR 165 thousand loan from the group. She has enrolled her children in the reputed Boarding School in the local Bazar. She has plans of availing additional loan after repayment of the current loan as her business has ever prospered. With Nirdhan affiliation, she has well managed the loan facility and also made savings over NPR 100 thousand together with business income. She shared that she has been doing rice cultivation in 6 Katha arable land that she acquired in the local village and she has plans of acquiring residential plot in the Bazar area in the near future.

Shrijana shares, “one could chart a path of prosperity escaping out of low-level family situation with strong will, dedication and support from the institutions.” She also shares that she has been advising the sisters in utilizing loan facility for investment in well-planned project and in heading towards prosperity/success through generating income as well as she has been furnishing loan repayment installments in time and supporting the colleagues in need.

*Contributor: Pema Tamang, Junior Assistant, Branch Office Murkuchi, Udayapur*

## Panchu Rai: Women of struggle

Panchu Rai - born in 1988 as the second child in the family of Dhan Bahadur Rai (father) and Meena Rai (mother) in Dhingabari, Ward 5, Dharan Municipality, Sunsari – was married in early ages to Chammar Bahadur Rai of Siddhicharan Municipality Ward 1 of Okhaldhunga. As she lost her father at the age of 11 years, her upbringing was taken care of for some time by her uncle and later she moved to her aunt's home to continue her studies. As she was married to a low-income family while studying at grade 7, her life could not be enjoyable as she thought of. She continued her studies even after marriage and passed SLC level in 2009. Her spouse had a compulsion to engage in foreign employment for managing family livelihood. She faced much difficulty due to vulnerable economic condition as well as separation from her spouse. While her spouse was in foreign land, she decided and opened a cosmetics shop managing required items as her spouse suggested. She tells that she has a family of five.



As her days spent by in the cosmetics shop, she thought of expanding the business together with her spouse and consulted her spouse on this plan. Who does not need capital? She was glad to learn that Nirdhan, with a glorious history and success in generating self-employment, poverty reduction and uplifting the deprived class, has opened its branch office in front of her shop. She did not face problems in forming a group affiliated with Nirdhan as she was

educated and striving women. In February 2015, she formed Ganesh Tole Self-Reliant Women's Group in her leadership comprised of 15 women and got herself enrolled. She shares that, with good knowledge on the importance and contribution of microfinance, moreover on the history and initiation of Nirdhan, she has been continuously transacting on loan and savings since February 2015.

She has exemplified as a successful client with timely repayment of loan installments as well as managing savings through running and gradually expanding the cosmetics shop where she has so far invested from the group loan amounts of NPR 40 thousand (first time), NPR 60 thousand (second time), NPR 100 thousand (third time), NPR 100 thousand (fourth time), NPR 150 thousand (fifth time) and NPR 200 thousand (sixth time). Like herself, her spouse is also encouraged and satisfied with and thankful to Nirdhan. It is fortunate to avail the loan facility conveniently without collateral with convenient repayment schedule and moderate interest rate. She reflects, "in the past, we saw and heard regarding the loan interest rate of NPR five per hundred NPR per month that also available with much difficulty and request; repayment before maturity was not allowed and full repayment was required; even today the bitter truth of practicing the interest rate of NPR two and three/three-fifty per hundred NPR per month exists." The small cosmetics shop that she started has now grown to a big business. As the customers grew day-by-day, she has called-back and kept her spouse also busy in the business. Her business has also been generating increased income. In average, the business is generating NPR 40 thousand income per month. She has been expanding her business time to time with the loan facility and currently utilizing NPR 200 thousand for the sixth time and also actively managing the savings since the beginning.

Now, Panchu's life is happy. She is a good example that the hardworking and enterprising individual if supported by the institution could progress well. Her son Semihang and daughter Sumnima are grown-up and studying in the reputed Boarding school and she herself is studying in the Bachelor level, fourth year. Asked on what success she has achieved with the institutional affiliation, she responded, "My great success lies in the repatriation of my spouse and providing him an opportunity in becoming self-reliant through engagement in my business." In fact, she has become a source of inspiration for all. She shares that, the support from her spouse and togetherness of Nirdhan has been invaluable on her success.

*Contributor: Sanjaya Kumar Chaudhary, Branch In-charge, Branch Office Okhaldhunga, Okhaldhunga*

## Rahar Maya: Failure begets success

Rahar Maya Rai - born in 1969 as the second child of Priti Maya Rai (mother) in Kanku, Dhudhkoshi Rural Municipality 3, Solukhumbu – was married in 1985 to Chatur Man Rai of Kanku, Dhudhkoshi Rural Municipality 3, Solukhumbu. Raised in difficulty as she was born in a peasant family, she could not experience happiness in the life even after marriage given the burden of the family responsibilities. She continued shouldering her responsibilities in the large family including three brothers-in-law, father-in-law and mother-in-law despite of the weakening economic condition after she became the mother immediately after marriage.

The grocery store opened in 2008 in the district headquarters was meeting her household expenditure. However, the accidental fire that broke in the store in 2014 deserted them of all happiness. In the meantime, she learnt on opening of Nirdhan, facilitating group-based collateral-free loan targeting hardworking and self-reliant women. With this learning, she thought of doing some business again and in June 2015, she joined the group forming Naya Basti Tole Centre and continued till date the loan and savings transactions.



She started a grocery shop with the first group loan of NPR 40 thousand, again NPR 100 thousand for second time and likewise NPR 200 thousand for the fourth time, all have been invested in the business that now has prospered and income also increased. The loan investment continued as needed and in June 2020, she availed NPR 300 thousand loan that she invested further in the business. With her dedication and hard work, the business prospered gradually generating very good income and the couple are fully engaged in the business.

The small shop that she started has now generated very good income. She tells that the income is NPR 50 thousand per month after deducting all expenses. She had started the business with NPR 40 thousand loan. She kept on availing loan facility in various cycles for business expansion as needed and now she has been using NPR 300 thousand group-based loan for the seventh time. As she also continued savings since affiliation with the institution, she now has saved more than NPR 135 thousand. She has felt a lot of relief since operating business with institutional affiliation and managed to acquire some property as well with business income. Four years back, she bought 332 square meters of residential land valued at NPR 2 million; three years back, she bought 280 square meters of land for NPR 1.5 million; constructed a four-room well-constructed house worth NPR 2.8 million; and she has a transaction equal to NPR 5 million in her current business.

The joy and sorrow are a revolving cycle like the Earth. Rahar Maya has exemplified that with hard work and labour, one could progress and prosper in the country itself. With the income from her business through Nirdhan affiliation, she has been ensuring her one son's Bachelor level education in Kathmandu and her younger daughter is doing Masters in Salleri. She has married her elder daughter after grade 12 education. She has been established as a successful entrepreneur. Her hard work and dedication has commanded a high respect from the society. Nirdhan is an institution active in improving the lives of those in vicious cycle of poverty. She has good wishes for Nirdhan towards fulfilling its mission of uplifting the lives of the poor and deprived class.

*Contributor: Chandra Prakash Rai, Junior Assistant, Branch Office Salleri, Solukhumbu*

## Kaushila: Economic revolution with proper utilisation of loan

Kaushila Rai, born in 1990 in Nunthala, Khotang District was married in 2004 to Birbal Rai of Baseri, Diktal Rupakot Majhuwagaghi Municipality 15, Khotang District. The family routine was simply managed. With the birth of two children after few years of marriage, the economic condition of the family deteriorated. The smaller kids in the family with no means of additional income except from traditional farming and animal husbandry meant increased problems.



She, however did not lost courage and started a grocery shop with a little amount. She realized the need of increased income so as to meet the expenditures of the growing family. One day, she came to know from other sisters in the village on the collateral-free loan being provided by Nirdhan through groups to women for income generating activities. She also thought of expanding her business joining the group of the institution and joined Baseri Women's Group in September 2018 after consultation with her spouse. With a four-member family, she has been continuously transacting on loan and savings.

She added some items in the shop with the first loan of NPR 75 thousand from the group. She explained on the situation whereby she was offered the first collateral-free loan of NPR 75 thousand. "In the society where women were tasked to domestic chores only, there were people who commented that in the name of group, these women will spoil the village. But, microfinance has helped women significantly for them to contribute towards the household income rising above the domestic chores."

As her business progressed, she felt that more income could be generated with business expansion, she has availed NPR 200 thousand loan and expanded the shop. At present, she is making more than NPR 30 thousand income per month. As she has progressed well in the business with her hard work and dedication, she advises the group members for availing loan from the bank and financial institutions according to own skill, capability and efficiency as well as generate income through proper utilisation of the loan investment in the business. She shares that, currently she does not have to bother about meeting household expenses, contingencies, regular repayment of loan installments, and meeting expenses for children's education.

Engrossed well in the business, Kaushila has also maintained her good image in the society. Together with advancement in her business, she has been supporting and encouraging the colleagues and group at times of their difficulty and shouldering social responsibilities as well. She tells that, she has been supporting the women in her group for uplifting their familial, economic, and social status. She shares on the difficult days in the past and feels happy for the support from the institution in the form of loan investment towards uplifting the family life standard and prosperity. She smilingly confesses, she will never forget the favour of Nirdhan.

*Contributor: Bishal Bhusal, Assistant, Branch Office Diktal, Khotang*

## Kopila: Transformation in the life with banana farming

Kopila Rai, born in 1978 in a low-class family in Dhitung, Ward 8, Halesi Tuwaching Municipality in Khotang District was married following social tradition in 1997 at the age of 19 years to Prakash Kumar Rai of Chhapdanda, Ward 5 of the same municipality. At her maternal home, she could not pursue formal education due to very poor economic condition of the family. The economic condition at the spouse's end was also very weak. She gave birth to three sons and four daughters after marriage. As the income from the work of the spouse alone became insufficient in covering the household expenses, she learnt on Nirdhan services and facilities from the staff in 2016. She envisioned Nirdhan support as a light in the darkness of their existing life and she formed and got affiliated in Chhapdanda Self-Reliant Group and continued loan and savings transaction till date in pursuing banana and vegetable farming.



She first took loan of NPR 30 thousand in August 2016 and purchased a female buffalo calf. For second time, she took NPR 60 thousand in December 2016 and purchased 15 goats. Then after, she registered an agricultural firm and availed NPR 120 thousand loan in November 2017, NPR 175 thousand in December 2018, and NPR 200 thousand for the fifth time in August 2020, which she invested in vegetable and banana farming and has become a successful banana farming entrepreneur.

She makes NPR 350 thousand income annually with banana farming in 32 Ropani of leased land. The banana farming has generated very good income ensuring employment of the whole family including herself, spouse, and children. She has also been active in managing savings since she started the business. She has saved about NPR 60 thousand at Nirdhan. With the business income, she is ensuring agricultural education for two daughters in Kathmandu and two sons in grade 12 at Chhapdanda. As she was able to transform her economic condition with banana farming business, she has thought of expanding further the business in the years to come.

At the end, she shares, “there are many challenges in the life, my life has been transformed as I advanced facing and resolving the challenges. Nirdhan has contributed greatly in this transformation. The institution has been contributing in uplifting the social and economic status of the deprived families hitherto scattered in the village and unable to pursue meaningful vocation in lack of capital, through affiliating them in the groups and provision of collateral-free loan in group guarantee making them self-reliant. Kopila also motivates other sisters in the group in becoming successful entrepreneurs through proper and full utilisation of the loan facility.

*Contributor: Durgananda Kumar Das, Branch In-charge, Branch Office Halesi, Khotang*

## Hari Maya: Woman of struggle

Hari Maya Khadka - born as the elder daughter on 23 January 1978 in a family with one younger brother and three younger sisters in Prakashpur, Ward 8, Sunsari District - was married on 27 May 2001 to Dil Bahadur Shahi of Fattehpur, Ward 3, Saptari District. With enough land with the parents, she did not lack anything in the childhood. Educated up to grade 10, her life after marriage, however became difficult to spend. With only a house in the name of property, her burden gradually added with the birth of the first daughter after two years of marriage and another daughter again after two years.



As the time passed-by, she thought of engaging in some business but she could do nothing in lack of capital. She also tried with the money-lenders but none trusted her for a loan. She shares that, she felt like finding God while in search of a stone, as she came to know about the programmes and group-based collateral-free Nirdhan loan for hardworking and self-reliant women through the staff from Kanchanpur office who reached there in August 2011. She immediately thought of joining the group after consultation at home and continued her loan and savings transaction till date after joining the group in August 2011. She has a four-member family and been currently engaged in hotel business.

Initially, she started hotel (tea and snacks) business with the first loan of NPR 20 thousand from the group and again availed loan of NPR 60 thousand for the second time in January 2014 that she invested further in the business. She went on generating income from the business gradually. For managing repayment of loan installments, she started keeping aside NPR 150 daily out of the business income. With her dedication and hard work, the business prospered gradually generating very good income and currently the couple is fully busy in the business.

The tea and snacks shop that she started has now transformed into a very good hotel. As the customers grew day by day, she felt need of additional helping hands and thus employed three staff fully besides her spouse in the business. She plans to operate the business with more dedication so as to establish herself as a successful entrepreneur in the future. She has made very good income from the business. She tells that, the business generates monthly NPR 80 thousand to 90 thousand income after deducting all expenses. She had started the business with NPR 20 thousand loan in 2011. She kept on availing loan in subsequent cycles for business expansion and currently using NPR 300 thousand loan from the group. She has been active in savings also since she started the business in affiliation with Nirdhan. She has about NPR 90 thousand in Nirdhan savings account. Out of business income, she has purchased one Jeep for NPR 2.4 million and kept that on hire.

With Nirdhan affiliation, Hari Maya has been able to ensure higher education in Kathmandu for one daughter after completion of SLC from a boarding school and another daughter is studying in a local boarding school. She shares, "Everybody experience good and bad days and it would not be difficult to reach the destination if one advances following the opportunities and facing the challenges." She is happy that she has been able to establish herself as a successful entrepreneur coming out of the economically difficult life and credits Nirdhan for bringing in this happiness.

*Contributor: Pradip Kumar Darlami, Assistant, Branch Office Kanchanpur, Saptari*

## Parbati: Blessing of the poultry

Parbati Kumari Bhagat, born in 1989 in Shakhuwa, Shambhunath Municipality, Ward No. 3, Saptari was married in 2012 to Gopal Prasad Bhagat of Mohanpur, Shambhunath Municipality, Ward No. 1, Saptari. Born in ordinary family and raised in a pleasant environment, Parbati experienced a joyful life until sometime after the marriage. She gave birth to a child after a year of marriage and the family economic condition was not good as her spouse was engaged in farming occupation. As the family size increased, family expenses also increased. She used to console her spouse on his worries in improving the household condition.

She felt of doing herself some business as his spouse failed even in the medical business (pharmacy) that he set-up. Yet, she was very anxious due to lack of capital in hand for the business. In the meantime, she heard of group-based collateral-free Nirdhan loan targeting hardworking and self-reliant women. She learnt on institutional rules and regulation and service and facilities from Nirdhan staff whom she invited to the village. With proper understanding on institutional rules, she thought of doing some business and got affiliated in Kathauna Bazar Women's Group in August 2013 after consultation at home. Since then, Parbati Kumari has been transacting on loan and savings regularly and currently busy with poultry farming.



She first availed the loan facility of NPR 40 thousand in September 2013 and invested in poultry farming. Subsequently, she took loan of NPR 60 thousand in September 2014 in second cycle and NPR 100 thousand in third cycle for additional investment in the poultry farming and trading in poultry feed, chicks, and medicine. As her business prospered, income also increased gradually. For business expansion, she availed further loan facilities as needed and invested in the business. Now the couple is fully busy in the business, which prospered gradually generating very good income with her good experience of the business, dedication and hard-work as well as support from her spouse.

Her business starting with small-scale poultry farming has now grown into a big business. As the clients of the business are ever growing, she has kept her spouse also busy in the business as needed. She tells that the current business generates monthly income of NPR 80 thousand. While transacting on loan facilities for business expansion as and when needed, she has now been availing NPR 300 thousand for the sixth time. She has made savings of about NPR 88 thousand. She has made a four-room well-constructed house with NPR 1.7 million investment in five Dhur residential land in Kathauna Bazar that she purchased at NPR 1 million out of the business income. She has been an example that hardworking and enterprising individual if supported by institutions could progress well. Her son and daughter are studying in grade 4 and 5 respectively in a boarding school reputed at local level. She reflects the past and shares that “she would not have been able to witness this day, had she not been engaged in the business with membership in and loan from Nirdhan. For her, Nirdhan is the God!”

Parbati Kumari shares that, loan facility alone is not enough, its' proper utilisation, honesty towards business, dedication and persistence are all needed. She furnishes loan repayment installments regularly and motivates those hardworking sisters like herself in proper utilisation of loan facility and regular repayment of loan installments..

*Contributor: Hari Ram Mahato, Branch In-charge, Branch Office Kathauna, Saptari*

## Pato Devi: Nirdhan made me self-reliant

Pato Devi - born in 1959 in the family of Ram Khelawan (father) and Sagar Devi Yadav (mother) in Arnama Rural Municipality, Ward No. 5, Siraha - was married in 1975 to Sukharan Yadav of Bodebarsaien Municipality, Ward No. 5, Saptari. Her spouse had to engage in wage labour for earning livelihood in the low-income family. She had to undergo many difficulties due to vulnerable economic condition of the family. One day, she came to know from a neighbour on group-based collateral-free Nirdhan loan targeted towards hardworking and self-reliant women in the village. She visited nearby Nirdhan office to learn more on the loan facility of the institution. With proper understanding on the institutional rules, she got affiliated in Barsaien Bazar Women's Group formed in her own village of Bodebarsaien Municipality, Ward 5 in September 2015. With a family of 11 members, she has since been transacting regularly on loan and savings till date.



She initiated her business with NPR 50 thousand loan investing into a betel nut shop. Afterwards, given her spouse's good knowledge and experience in the betel nut shop, the business prospered gradually. At present, her younger son has continued and kept himself busy as self-employed in the business with approximate NPR 500 thousand investment in the betel nut as well as cold drinks shop.

As the betel nut shop that she started was managed by her younger son, she thought of doing another business together with her spouse and took another loan of NPR 100 thousand and installed spice grinding machine. As she gained experience, she continued grinding and selling different varieties of spices and made good income; her business has now transformed into a good spices grinding industry. She opened a grocery shop with NPR 100 thousand loan from Nirdhan and engaged her daughter-in-law in the business. She tells that, she makes about NPR 100 thousand income per month from the business after deducting all expenses. She has been availing loan facility in different cycles for business expansion as and when needed and already availed NPR 100 thousand group loan. She has been active in savings also since she started business through Nirdhan affiliation and she has saved about NPR 64 thousand at Nirdhan.

With the business income, she has been able to make one-storied well-constructed house in 5 Dhur residential land nearby local bazar in 2018. Through Nirdhan affiliation, she has engaged her elder son in foreign employment, younger son in betel nut shop, elder daughter-in-law in grocery shop, herself in spices grinding industry and ensured education of her grandchildren in the reputed boarding school. Though busy in the businesses, they are taking part in social activities as well at free times and as needed.

Asked on what success she achieved through institutional affiliation, Pato Devi responds, "providing all members of the household an opportunity in becoming self-reliant in their own businesses has itself been a great success." As her deeds full of struggle is seen as an excellent example in the society, all respects her. She smilingly reveals that, she not only furnishes her loan repayment instalments on time, she also helps the hardworking sisters in their difficult times.

*Contributor: Saroj Kumar Yadav, Branch In-charge, Branch Office Bodebarsaien, Saptari*

## Manju Devi: Godlike Nirdhan

41 years old Manju Devi Yadav, resident of Negada Rural Municipality, Ward 7 in Saptari District, currently Bodebarsaien Municipality, Ward 7, is familiar as a successful entrepreneur. She has been running a Mobil (engine oil) shop in Lahan Bazar. Her shop has a stock worth about NPR 5 million. She tells that the shop has daily sales of Mobil and spare parts above NPR 20 thousand. Besides Mobil shop, she is also engaged in farming. She shares that she makes monthly NPR 70 thousand income from both the vocations. She has plans for making a well-constructed house as she has already acquired 21 Dhur land in Lahan Bazar out of the business income. She has proved the saying that the fruits of the hard work would be sweet as she has been able to engage her spouse also in the business detaching him out of teaching profession. With these businesses, she has been able to acquire property worth NPR 5 million. Moreover, her two sons are studying Engineering and Health Assistant courses.

The business that established her as a prestigious, honest, and hardworking individual in the society has equally brought her spouse in the limelight as a successful entrepreneur. Her spouse is serving continuously in the interest of the entrepreneurs at the capacity of the Chair in the Mobil Entrepreneurs' Association in Lahan Bazar.

The permanent resident of Lahan Bazar since last 15 years, she has a four-member small family including two sons, spouse and herself. She was raised in the poor family and also deprived of education. She was married to a deprived family. It was very difficult in managing the family expenditure with income from the temporary job of her spouse. She has been managing the household affairs through her engagement in daily wage labour as they lacked land. Yet, she had a futuristic thinking of improving the family condition as well as establishing herself as a successful entrepreneur. She was helpless despite of her thoughts in advancement due to lack of adequate capital. In the meantime, she learnt that the women in Hulaki Tole, Lahan discussed about their family and household conditions participating in the Centre meeting. In 2015, she got affiliated in the Hulaki Tole Women's Group operated by Lahan Branch Office of Nirdhan and opened a Mobil shop nearby Nirdhan Branch Office availing the first loan of NPR 40 thousand. With her continuous effort and hard work, the business prospered. She ploughed-back the business income as further investment in the business instead of using elsewhere. As a result, the business increased continuously and expanded into a big Mobil shop. She further invested in the business, NPR 250 thousand from collateral-based loan and NPR 100 thousand group loan. Currently, she has been generating very good income than that in the past from the business with further investment of NPR 300 thousand group loan.

Manju admits that, "I have utilized properly the loan facility from Nirdhan. No one may suffer like I did. With my hard-work day and night and trust of Nirdhan, I have been successful today in the society, which did not trust me in the past." She shares that, she has taken Nirdhan as a companion and request the neighbours in joining the group.



*Contributor: Manohar Kumar Yadav, Assistant, Branch Office Lahan, Siraha*

## Amalash: A successful entrepreneur

Amalash Kumari Shah, born in 1980 in Sukhipur Municipality, Ward 3, Siraha was married at the age of 18 years to a teacher in the locality of Balhi, Siraha. Amalash gave birth to a child within a year of marriage and the household economic condition started to deteriorate as there was no income source other than the teaching profession of her spouse. Amalash shares that despite of her capability and strong will in engaging in some business to contribute towards household condition, she was unable to pursue any new business due to lack of capital.



She again aspired of doing some business as she came to know about group-based collateral-free Nirdhan loan facility targeting the hardworking and self-reliant women. In 2012, she formed a group in her leadership and affiliated as the Centre Chief and since then she has been continuing loan and savings transactions till date. Amalash has a six member family.

She visited maternal home with a thought of doing some business as the economic condition at her spouse's end was vulnerable. She started a grocery shop in Salampur Bazar, Ward 7, Sukhipur Municipality with the first loan of NPR 10 thousand from her group. With her hard work, the grocery shop prospered and seeing her dedication, her spouse also supported and others encouraged in the business. With supporting hands, Amalash became more active in the business and invested further the subsequent cycles of loan of NPR 20 thousand, 50 thousand, 100 thousand respectively. As her business expanded, she has engaged one

worker to help with the business. Her grocery shop generates very good income. She tells that she makes about NPR 50 thousand monthly income after deducting all expenses. She have been active in savings also since she started business in 2012 with the loan facility through Nirdhan affiliation. With her business income, she has been sustaining the six member family and also continuing savings in the institution. Again, there is no need to spend the income of her spouse. With further investments in the business from time to time through the need-based loan, she has managed 10 Dhur residential land in Sukhipur Municipality and 1 Katha land in Golbazar Municipality with the business income. Currently, she is managing NPR 100 thousand loan facility.

Amalash has gained a good experience that hardworking and enterprising individuals if supported by institutions could progress well. She has been ensuring education of her children in reputed school at local level. Asked on what success she has achieved through affiliation in the institution, she smilingly responds, "one could do well at own locality, I could became a successful entrepreneur with my hard-work, support from my spouse and collaboration with Nirdhan."

*Contributor: Dharmavir Kumar Sahani, Centre Mobilizer, Branch Office Sukhipur, Siraha*

## Reshma: Happiness brought about by Nirdhan

Reshma Devi Sharma – born in 1968 in Darbhanga District, Bihar, India in the family of Rajendra Sharma (father) and Binda Devi Sharma (mother) - was married at early ages in 1985 to Laxman Sharma Badahi of Mirchaiya Municipality, Ward 6. The conjugal life could not be as expected due to low income and soon the new members were added to the family due to illiteracy. A son was born after birth of four daughters and again a daughter was born.

At the beginning, raising of the children became very difficult and she sent her spouse to Saudi Arabia (foreign employment) with a loan at the interest rate of three rupees per hundred per month. Yet, the initial earning of her spouse was not so good and thus problem exacerbated. Later on, as the income became substantial, she enrolled her children for education. After four years and four months, her spouse returned back home and engaged in the furniture business of her father-in-law. That, however did not generate the



income as expected and increased household expenditure including children's health and education restricted additional investment in the business due to lack of capital. In 2015, when she came to know about collateral-free loan facility of Nirdhan, with encouragement from her spouse, Reshma formed a Centre in Shanti Chowk, Mirchaiya and continued till date the loan and savings transactions. She has an eight member family.

She invested her first loan of NPR 50 thousand from the group towards expanding the furniture business. As she took care of business diligently, it prospered gradually with the expected income generation. The furniture business that she started has now transformed into a good furniture industry. As the demand for furniture at local level increased, the income has also been very good. She tells that, the monthly income is over NPR 70 thousand after deducting all expenses. She had enhanced the capacity of the business in 2015 with the loan of NPR 50 thousand. As she continued availing loan facility in different cycles for business expansion, she took NPR 100 thousand loan for the second time and currently managing NPR 300 thousand loan from the group. Her loan transactions are satisfactory as per the institutional rules. She has been ensuring education of her children in reputed school. She has been equally active in savings as well since she started business with institutional affiliation. She has managed to save NPR 70 thousand at Nirdhan and felt great relief since she started the business with institutional affiliation. With business income, she has repaired the thatched roof house and converted into six room well-constructed house where she has been running the furniture shop. Likewise, she has acquired 6 Dhur residential land in nearby local Bazar.

Reshma is a good example that the hardworking and enterprising individuals if supported by institutions could progress well. With Nirdhan affiliation, she has been able to ensure children's education in reputed school and active in social activities as well at free times and as needed despite of her busy schedule. Asked on what success she has achieved with institutional affiliation, she responds, "the opportunity given to my spouse in becoming self-reliant in own business leaving behind the foreign job itself is a great success and this has been possible with the Nirdhan contribution." As her deed is seen as an excellent example in the society, all respects her deed and hard-work. Reshma shares that, she not only furnishes the loan repayment installments in time and also helps the hardworking sisters at times of their need

*Contributor: Prithvi Narayan Chaudhary, Branch In-charge, Branch Office Choharwa, Siraha*

## Laxminia: Successful entrepreneur

Laxminia Das, born in 1988 in Karjanha Municipality, Ward 3, Siraha was married to Maheshar Das Tatma of Labatoli, Ward 8, Ganeshman Charnath Municipality, Siraha. As she was married to the family with poor economic condition and that she had to take care of household chores, her life could not be enjoyable as she expected. For ensuring proper family livelihood, she was thoughtful of doing some business but her aspiration remained unfulfilled due to lack of financial resources. In the meantime, she was informed by a village sister on opening of an institution in Bandipur for facilitation of group-based collateral-free loan targeting hardworking and self-reliant women and learnt more on this from the staff. Thereafter, she also thought of doing some business and joined Labatoli 'Ga' group established at local level in July 2015 and continued till date her loan and savings transactions. She has a five member family.



She started vegetable farming with her first group loan of NPR 40 thousand in July 2015. She further invested NPR 100 thousand in December 2016 with the second loan. However, the business did not generate the income as expected and her wishes of educating her sons in reputed school and acquiring a parcel of residential land remained unfulfilled. As such, she switched her business to grocery shop in August 2018 with NPR 150 thousand loan and the business started generating income as expected. She invested further NPR 200 thousand in the business with the fourth loan in June 2019. As the business prospered, the income also increased gradually. With her dedication and hard-work, the business prospered gradually generating very good income. She is now fully engaged in the grocery shop business.

The small shop that Laxminia started has now transformed into a big shop. She tells that the grocery shop generates monthly income of NPR 40 thousand to 50 thousand. She had started the business in July 2015 with NPR 40 thousand loan. As she continued availing

loan facility in different cycles, she has now been managing NPR 300 thousand loan from her group. As she also continued savings since she started the business with institutional affiliation, she now has saved about NPR 75 thousand at Nirdhan. She has felt much relief after doing business with institutional affiliation and managed 10 Dhur residential land valued at NPR 600 thousand with the business income. As her life became successful with grocery shop, she has the plan to expand this business further.

She has been an example in the society as the successful grocery shop business and the neighbours in the village are also running grocery shops with her inspiration. With the income of the business that she is operating with Nirdhan affiliation, she has married her one daughter and two sons are studying in reputed boarding school in the locality. Finally, Laxminia shares that, if one is endowed with skill and will, Nirdhan is there for the loan facility even if no collateral is available. She advises other members as well in becoming self-reliant through proper utilisation of the loan facility. She shares that, besides furnishing loan repayment installments on time, she has also been supporting other sisters at times of their need.

*Contributor: Mithun Mahato, Senior Assistant, Branch Office Bandipur, Siraha*

## Shiva Kumari: Story of a hardworking woman

Shiva Kumari Devi Adhikari, born on 29 January 1972 in Karjanha of Siraha District was married on 8 March 1991 to Dip Narayan Adhikari of Gauripur, Raghunathpur 9 of Dhanusha District. She was raised with wage labour as her parents did not have enough land. Her life after marriage also spent in difficulty. They had just a house in the name of property and the family responsibilities increased with the birth of a son and a daughter immediately after marriage. As the time passed by, she thought of doing some business but she could pursue nothing in lack of investment. In September 2014, she felt that the God has heard her plea as she came to know from a village sister about group-based collateral-free Nirdhan loan facility for the hardworking and self-reliant women. She immediately decided to join the group after consultation at home and in September 2014 joined Gauripur Women's Group and has been regularly transacting loan and savings till date. She has a four member family.

She first started a grocery shop with NPR 40 thousand loan from the group and in January 2015, she took second loan of NPR 60 thousand and invested further in the business, which gradually prospered with increased income. She has been making very good income with the business that prospered gradually with her dedication and hard-work and her spouse is also supporting fully in the business. The small grocery shop that she started has now converted into a very big shop. As the customers increased day by day, she felt need of the helping hands and thus engaged her spouse fully in the business. Her business also generates very good income. She tells that the monthly income is in the range of NPR 35 thousand to 50 thousand. She had started the business in September 2014 with a loan of NPR 40 thousand. She has been availing loan facility in different cycles for business expansion including NPR 250 thousand group loan for the fifth time and currently using NPR 185 thousand loan. She has been active in savings as well since she started business with Nirdhan affiliation. She has managed more than NPR 116 thousand savings at Nirdhan. With business income, she has acquired one Bigha arable land in Ganeshman Charnath, Ward 4 valued at NPR 1.2 million and also opened a fancy shop.



Shiva Kumari is an example that hardworking and enterprising individuals if supported by institutions could progress well. With Nirdhan affiliation, she has ensured education of one son in a boarding school reputed at local level. Finally, she shares that Nirdhan brought light in her dark life. She has been an example that women could also establish herself as a successful entrepreneur in the society leaving aside the life full of economic hardship. She shares that, besides furnishing the loan repayment installments on time, she has also been helping the hardworking sisters at times of their need.

*Contributor: Ranju Devi Bhujel, Centre Mobilizer, Branch Office Dhanushadham, Dhanusha*

## Chandika: Enjoying the duck farming business

Chandika Shrestha - born in 1988 as the fourth child in the family of Mahendra Shrestha (father) and Dhaku Maya Shrestha (mother) in Phulbaniya, Siraha – was married in 2006 to Tej Bahadur Shrestha of Ward 4, Bhagaha Municipality, Mahottari. Chandika's married life could not be enjoyable as expected as she was married to the family with the income source barely enough for hand to mouth. As such, her spouse had a compulsion of engaging in foreign labour or in some alternative business so as to fulfill the family needs.



While she was aspiring for engagement in poultry farming and meat shop business, she heard from a neighbouring sister about group-based collateral-free Nirdhan loan targeting hardworking and self-reliant women in the village. With this learning, she also thought of doing some business taking loan and after consultation with her spouse, visited the nearby Nirdhan branch to learn more on the loan facility. With proper understanding on the institutional rules, in July 2016 she joined Ramnagar Birta Women's Group formed in the village of Ramnagar Birta and since then transacting on loan and savings till date. She has a five member family.

She started poultry farming business making a coop and keeping 500 broiler chicks with a loan of NPR 60 thousand from her group. With her good care, the poultry business prospered gradually. As she thought of making increased profit as well as engagement of her spouse with opening of a meat shop than just selling the live birds, she has opened a meat shop in Sitapur, Bhagaha Bazar and also employed three persons. The poultry farming she started has now been converted into a very good farm and she has been currently busy raising a total of 1,000 chicken and duck.

The sales of chicken and duck meat also generates very good income. She tells that the monthly income crosses NPR 90 thousand after deducting all expenses. She had further invested NPR 90 thousand in 2017 and recently NPR 200 thousand in the business securing the loan facility. Recently, she has opened a poultry hatchery firm for producing chicks herself. She has been active in savings as well since she started the business with Nirdhan affiliation. Currently, she has over NPR 60 thousand savings at Nirdhan.

Chandika has made a well-constructed house out of business income. She has been a good example that hardworking and enterprising individuals if supported by institutions could progress well. She tells that she has enrolled her two daughters in grade 6 and a son in grade 2 in the boarding school reputed at local level. She motivates the sisters in the group in doing business with hard-work and gaining skills as Nirdhan provides loan facility at concessional rates.

*Contributor: Rabindra Pajiyar, Junior Assistant, Branch Office Mahendra Nagar, Dhanusha*

## Kiran Devi: Nirdhan and successful entrepreneurial journey

Kiran Devi Mandal - born in 1979 in the family of Basu Dev Mandal (father) and Bechani Devi Mandal (mother) in Hanspur Municipality, Ward 5, Dhanusha – was married in 1990 to Raj Kishor Mandal of Hanspur Municipality, Ward 9, Dhanusha. As she was married to low income family, Kiran's life could not be enjoyable as she expected. The responsibilities in the poor family further increased with the birth of two sons and one daughter.

As some business had to be pursued for managing family livelihood, they opened a clothes shop in 1993, however a theft occurred in the shop in 1998. The shop was revived after some time, yet the survival of the family was very difficult. She was very upset with the theft in the shop as well as lack of capital for business expansion. One day, she learnt from the neighbour on group-based collateral-free Nirdhan loan targeting hardworking and self-reliant women in the village. After understanding the institutional rules, she also thought of expanding her business. In January 2016, she got affiliated in Rudauli Women's Group established in the village. She has been transacting the loan and savings regularly with a five member family.



She first expanded her clothes shop in January 2016 with a loan of NPR 60 thousand and further invested NPR 100 thousand with the second loan in December 2016. Her income increased gradually as the business prospered. She has been availing loan facility in different cycles as needed for business expansion and in December 2018, she availed NPR 500 thousand micro-enterprise loan and invested in the business. The business further prospered with her dedication and hard-work.

The clothes shop she first started in a wooden shed has now been converted into a big shop in the well-constructed house. As the customers increased day by day, she has engaged her spouse also in the shop and her sons are also supporting the business at their free time. Her business also generates very good income. She tells that the business generates monthly income in the range of NPR 40 thousand to 50 thousand and also NPR 22 thousand as the monthly rental of the rented out rooms. She has been availing loan facility in different cycles as needed for business expansion and since February 2021, she has been availing NPR 500 thousand collateral-based loan. She has managed to save about NPR 44 thousand at Nirdhan and also made a 12-room well-constructed house in the locality, of which the second story is in progress.

Kiran has been an example that hardworking and enterprising individuals if supported by institutions could progress well. With Nirdhan affiliation, she has been ensuring Overseer course for her elder son in Bangalore, India. The younger son is studying at a local school and a daughter has been married after completion of grade 12. Finally, she shares that, she has been advising all those who reach her in learning about Nirdhan to get affiliated and transact with the institution. She would continue to remain with the institution. Besides furnishing loan repayment installments on time, she also advises other hardworking sisters to engage in business availing Nirdhan loan facility.

*Contributor: Bijaya Kumar Yadav, Assistant, Branch Office Yadukuha, Dhanusha*

## Sita: Nirdhan made me entrepreneur

Sita Devi Sudin was born in 1970 as the fourth child in the family of Ram Narayan Purbe (father) and Late Jageshwori Devi Purbe (mother) in Sungama 2, Dhanusha. Her childhood was spent happily and she could study up to grade 9 as they belonged to middle-income family. She was married in 1988 to Ram Narayan Purbe of Kurtha 9, Dhanusha. At the beginning, she was not allowed out of the house for any job as per social tradition and thus unable to pursue any business. After two years of marriage, she gave birth to a son in 1990. Afterwards, she gave birth to two daughters also. The family faced difficulty in managing household affairs together with upbringing and education of three children from the small business that they were engaged in. Though they had thought of some alternatives, they lacked capital for expansion of their business.



In 2010, she felt like finding “the God while searching a stone” as she learnt on collateral-free Nirdhan loan towards making the village women capable and self-reliant. She understood well the institutional work procedures and rules and regulation from the staff. She then formed Centre No. 1 mobilizing a group of 10 members with the help of her spouse and got herself affiliated. Since then, she has been transacting regularly the loan and savings and busy in the hardware (household tools and machinery and construction materials etc.) shop together with her spouse.

In February 2011, she expanded her retail shop adding some hardware items through the first loan of NPR 20 thousand from Nirdhan. She continued availing loan facility with NPR 40 thousand in the second year and now using NPR 300 thousand for the 11th time. With continued expansion of the business, the income generation has also been very good. Currently, she has been able to keep three cement go-downs in Kurtha Bazar and engaged her spouse, son and a worker also in the business. Out of the increased business income, she has been able to acquire five Katha land in Mahendra Nagar Bazar, Dhanusha and another five Dhur residential land in Janakpur Bazar. She has been currently availing NPR 700 thousand micro-enterprise loan and managed to save NPR 96 thousand at Nirdhan. With Nirdhan affiliation, she has also ensured education up to grade 12 for all of her children.

Sita is a good example that hardworking and enterprising individuals if supported by institutions could progress well. The business that was expanded with initial loan of NPR 20 thousand has now been valued at millions. She smilingly admits that, this situation has been made possible with Nirdhan support and that she would never drop the membership of the institution. As she has been well established as an entrepreneur and example in the society, all respect her deed and hard-work. She shares that, besides furnishing the loan repayment installments on time, she also support the hardworking sisters at times of their need.

*Contributor: Ram Prameshwor Patel, Assistant, Branch Office Janakpur, Dhanusha*

## Sundesh Devi: Nirdhan, the charioteer of progress

Sundesh Devi, born on 22 August 1986 in Khoriya, India was married in 2003 to Shiva Shanker Yadav of Mukhiyapatti Musharniya Rural Municipality, Ward 2, Dhanusha District. Born in a low-income family, her married life could also not be enjoyable as she expected. Despite of her spouse with no regular income, she gave birth to a son and a daughter. Due to weak financial condition, she sent her spouse for foreign labour managing loan from moneylenders so as to ensure family livelihood. She faced too much hardship due to separation from the spouse coupled with vulnerable economic condition.

As the time passed-by, it became too difficult for her to manage the household expenditure together with education of the children given the outstanding loan of NPR 200 thousand taken for sending her spouse in foreign employment. When Nirdhan opened its branch in Nagarain, becoming the first microfinance service, she felt like she “found the God while in search of a stone.” In October 2016, she formed a women’s group and got herself affiliated and continuously transacting on loan and savings till date. She is now busy in the grocery shop business.



She started her business purchasing one buffalo of improved breed with the group loan of NPR 60 thousand. She paid back the loan from the income from sale of buffalo milk. She continued her business purchasing another buffalo replacing the old buffalo that she sold at NPR 150 thousand. She then started a grocery shop with the third loan of NPR 175 thousand. Currently, she has expanded the grocery business availing the fifth loan of NPR 300 thousand and her shop is valued at about NPR 600/700 thousand.

Her grocery shop is running well and income from business is also very good. As she felt need of helping hands with expansion of the business, she called back her spouse home from foreign employment. She had started the business with NPR 60 thousand in 2016. She has been availing loan facility in different cycles for business expansion as and when needed and now using NPR 300 thousand loan facility. She has also been active in savings since she started business with Nirdhan affiliation. She has so far managed to save over NPR 51 thousand at Nirdhan and felt much relief since she started business with institutional affiliation.

Sundesh is a good example that hardworking and enterprising individuals if supported by the institutions could progress well. Asked on what success she has achieved with institutional affiliation, she responds “the opportunity given to my spouse in becoming self-reliant in own business leaving behind the foreign job itself is a great success.” As her deed is seen as a good example in the society and that she has made good income from the business, all respect her deed and self-confidence. She tells that she has been fully satisfied with her life and current business. Sundesh has been furnishing her loan repayment installments on time and also ensures that other sisters in the group as well pays back installments on time and advises them that everyone could succeed in the business with proper utilisation of the loan facility.

*Contributor: Nand Kishor Ram, Branch In-charge, Branch Office Nagarain, Dhanusha*

## Chandra Kala Devi: Successful beauty entrepreneur

Chandra Kala Devi Shah, born in 1967 in Sitamani, Gogawana, India tied knots at the early age of 18 with Bhagwan Shankar Prasad Kanu, son of Ram Prasad Shah of Jaleshwor 1, Mahottari District following the social tradition. Her economic condition was weak. As they faced problems in managing daily livelihood, the members in the family gradually increased.



In 2012, Nirdhan opened its Jaleshwor branch office in Cinema Chowk when they were facing too much difficulty in sustaining the family including the children's education. In November 2012, they decided to form a group as Nirdhan staff visited her locality and informed them on the services and facilities of the institution including collateral-free loan based on group guarantee as well as provision of financial literacy training. In consultation with Nirdhan staff and local residents, a group named 'Jaleshwor Ga Kuti' was formed. As the training learning was very important, she practiced those in her business and now she has been a successful beauty entrepreneur running a cosmetics shop.

The 54 years old, resident of Jaleshwor Municipality 1, Mahottari District, she took the first loan of NPR 30 thousand in December 2012 and started a watches shop. As the shop prospered, she kept availing loan facilities in different cycles and expanded the business adding the cosmetics items. Currently, she is managing well the cosmetics shop availing the seventh loan of NPR 225 thousand. She has been able to raise the watches and cosmetics shop up to a value of NPR 1.5 million, which she started with NPR 30 thousand capital. As the demand for the items increased at local level, the business income has been very good. She tells that the monthly income is in the range of NPR 40 thousand to 50 thousand after deducting all expenses. With the initiation of the business with the first loan of NPR 30 thousand in 2012, she continued availing the loan facility for expansion of the business as needed including the second loan of again NPR 30 thousand and now using NPR 250 thousand in the process.

Her daughters are studying in a reputed school and a son is in IA level, they all support in the business at their free time. She has been active in savings as well since she started business with Nirdhan affiliation. She has managed to save about NPR 75 thousand at Nirdhan and feels a great relief since she started business with Nirdhan affiliation. With business income, she has been able to make a well-constructed house in place of the old one.

With the shop, Chandra Kala, together with her spouse and son has been self-employed. She is being assisted by her spouse and son. Asked on what success she has been able to achieve after institutional affiliation, she responded, "the opportunity given to my spouse and son in becoming self-reliant in own business in homeland itself is a great success." She smilingly reveals that, besides furnishing her loan repayment installments on time, she has also been supporting the hardworking sisters at times of their need. She shares that, she has been able to transform her life with the financial support from Nirdhan and that she now could express well her views with others without hesitation.

*Contributor: Pradip Kumar Chaudhary, Assistant, Branch Office Jaleshwor, Mahottari*

## Sagar Devi: Enjoying the furniture business

Sagar Devi - born in 1979 in the family of Bindeshwor Mandal (father) and Sanmukhiya Devi (mother) in Nigaul, Ward 2, Gaushala Municipality, Mahottari District – was married to Ram Prabodh Mandal of Ward 5, Loharpatti Municipality of Mahottari. As she was married to low-income family, her life could not be enjoyable as she expected. She had to face many difficulties in managing the family livelihood due to vulnerable economic condition. She learnt on collateral-free Nirdhan loan through groups targeting hardworking and self-reliant women in the village. With this learning, she thought of adding investment in her ongoing small business. With much contemplation, she visited nearby Nirdhan branch office to learn on loan facility of the institution. After understanding the institutional rules, she formed Dathora Women's Group in her own leadership in November 2017 and transacting till date on loan and savings with the group affiliation.

She first took the group loan of NPR 75 thousand and invested in furniture business. She has been aspiring to expand the furniture business, as it gradually prospered contributing to improved economic status of the family. The furniture business that she started has been transformed to a very good furniture industry. With increased demand of the furniture items, she has engaged three salaried full-time staff in the business. She has managed to generate very good income from the business. She tells that the business generates monthly income of over NPR 50 thousand after deducting all expenses. She had started the business in 2017 with NPR 75 thousand loan. She has been availing loan facility in different cycles for business expansion as needed and currently using NPR 175 thousand loan from her group. Her loan transactions are satisfactory as per the institutional rules.



She has also been active in savings since she started business with Nirdhan affiliation. She has managed to save about NPR 45 thousand at Nirdhan and feels a great relief since she started her business with Nirdhan affiliation. With business income, she has managed to acquire 10 Katha arable land and her family is making annual NPR 200 thousand income from farming in the land and she has thought of engaging in vegetable farming as well in future.

Sagar Devi is a good example that hardworking and enterprising individuals if supported by the institutions could progress well. As her deed is seen as a good example in the society, all respect her deed and self-confidence. She shares that, besides furnishing her loan repayment installments on time, she has also been supporting the hardworking sisters at times of their need.

*Contributor: Chandani Devi Mandal, Centre Mobilizer, Branch Office Loharpatti, Mahottari*

## Sundar Devi: Proper utilisation of loan made me self-reliant

Sundar Devi Chaudhary, born in 1961 in Aurahi Municipality, Ward 1, Mahottari was married in 1977 to Umesh Kumar Chaudhary of Timkiya, Ward 5, Aurahi Municipality. As she was married to low-income and deprived family, her life was not as she expected. The birth of three sons added further responsibility in the economically weak family. Managing the family expenses including education of children had been very difficult. The life was sustained somehow with wage labour and farming, yet with no self-satisfaction. She was very anxious in lack of capital at hand for doing a business.



In the meantime, she heard from Nirdhan staff on collateral-free loan based on group guarantee targeting hardworking and self-reliant village women in October 2013. With proper understanding on institutional rules, she also thought of doing some business. After consultation at home, in October 2013, she got affiliated in Timkiya Women's Group established in the village. She has been regularly transacting on loan and savings till date and busy in the grocery shop.

She first availed group loan facility of NPR 40 thousand in January 2014 and started a grocery shop. She then added investment in the business in September 2014 with the second loan of NPR 50 thousand. As she continued expansion of business with additional loan facilities as and when needed, the business prospered gradually together with support from her spouse, her good knowledge regarding the business and her dedication and hard-work. With very good income, the couple is now fully engaged in the business.

The small shop that she started has now been transformed into a very big business. As the customers grew day by day, she felt need of helping hands and thus her spouse, daughter-in-law and two sons also support in her business. Her elder son has opened a clinic studying CMA. She is generating good income from her business. She tells that the monthly average business income is NPR 42 thousand. She has been availing loan facility in different cycles for business expansion as and when needed and currently managing NPR 300 thousand loan in the eighth time. She has also been active in savings since she started business with Nirdhan affiliation. She has managed NPR 102 thousand savings at Nirdhan and also acquired two Katha residential land in the locality from the business income.

Sundar Devi is a good example that hardworking and enterprising individuals if supported by the institutions could progress well as she could also ensure CMA course for her elder son. The second son has passed SLC and the youngest son has studied grade 10. Finally, she states that proper utilisation of loan is the source of income. As she shares, one succeeds for sure, if the business is operated with dedication and gradual expansion availing the increased loan size. The business would prosper and generate income if loan facility is utilized properly and customers are managed with polite words, fair price and cooperative spirit. She shares that, besides furnishing her loan repayment installments on time, she also ensures proper utilisation of loan by hardworking sisters and advises all in reducing the extra burden of loan with regular repayment of installments.

*Contributor: Brijmohan Prasad Gupta, Branch In-charge, Branch Office Aurahi, Mahottari*

## Bina Devi: Successful baker

Bina Devi Shah Rauniyar, born in 1964 in Gaushala Municipality, Ward 5, Mahottari was married in 1981 to Bhagwan Shah Rauniyar of Gaushala. She was married to low-income family, her spouse had a small fruits shop at Bazar Chowk in Gaushala as a means of earning livelihood of the family. They, however were not in a position to engage in new business due to lack of capital. She learnt that Nirdhan provides group-based collateral-free loan to hardworking and self-reliant village women. With this learning, she also thought of engaging in some business. In 2010, she got affiliated in 'Gaushala Kha Women's Group' established in the locality and continued her loan and savings transactions till date. She has a seven-member family.



She first availed group loan of NPR 25 thousand and started bread-making business arranging earthen baking oven and necessary accessories and started selling the produced bread in local market. She has been now busy with her bread and biscuit making business with support from her two sons.

The bread-making business with earthen oven that she started first with NPR 25 thousand and subsequent loan investments of NPR 30 thousand and NPR 50 thousand has now transformed into a good bakery with installation of bread and biscuit making machines. As the demand for bread and biscuit increased in the local level, she felt need of helping hands and thus engaged her two sons as well as two workers on daily wage basis, which cost her monthly NPR 20 thousand. Her bakery generates very good income. She states that, the monthly income is over NPR 50 thousand after deducting all expenses. She has also been active in savings since she started business in 2010 with Nirdhan affiliation. With the business, she has been managing expenses of the seven-member family, education of grandchildren and medication. She has availed collateral-based loan for three times totaling NPR 1.2 million and invested that in the business. She has acquired 10 Dhur residential land in Gaushala Bazar and another residential land worth NPR 2.6 million in Janakpur, Dhanusha District out of the business income. She has currently been availing micro-enterprise loan of NPR 400 thousand.

Bina Devi is a good example that hardworking and enterprising individuals if supported by the institutions could progress well. Her sons, though busy in the business, also take part in social activities at free times and as needed. Asked on what success she has been able to achieve after institutional affiliation, she responded that, "ensuring employment of two sons and other two workers through promotion of the business is the greatest success." She has exemplified her deed in the society as a great achievement, has been furnishing her loan repayment installments within stipulated time and presented herself as a good member/client of the institution.

*Contributor: Hazraj Ali, Branch Manager, Branch Office Gaushala, Mahottari*

## Anita Kumari: Nirdhan made me a successful entrepreneur

Anita Kumari Devi Sah, born in 1989 as the second daughter in the family of Jugeshwor Sah Sonar (father) and Dulari Devi (mother), could not attend school due to weak family condition. She was married in 2007 to Awadesh Sah Sonar of Narayanpur Tole, Parsa Rural Municipality following the social tradition. As she was married to a family with a moderate farming and income source, her life could not be much enjoyable. Her spouse had difficulty in engaging in wage labour due to loss of fingers in one of the hands. The life had been passed on simply.



She started a fruits shop in rented quarter in Chaulikha Bazar as it became difficult in raising two children and taking care of brother- and sister-in-law. She came to know that Nirdhan at Chaulikha Bazar extends collateral-free loan through groups to hardworking and self-reliant women. She learnt on institutional rules visiting nearby Nirdhan Branch office and got affiliated in Chaulikha Women's Group in November 2016 and transacting on loan and savings regularly. She has a six member family.

She first availed group loan facility of NPR 60 thousand and expanded the fruits shop with the help of her spouse. Being the only fruits shop in Chaulikha Bazar, the business gradually prospered with the hard-work of the couple. As the fruits shop further expanded, she engaged her brother-in-law as well in the business. She has saved NPR 41 thousand at Nirdhan Branch Office. She has been able to acquire a parcel of residential land valued at NPR 500 thousand in Shankarganj village nearby the Bazar and constructed there a house investing NPR 1.2 million.

She has been availing loan facility time to time for business expansion and currently using a loan of NPR 180 thousand. Her transactions with the institution are regular and satisfactory. She is very much satisfied with the service and facilities of the institution.

Anita Kumari has proved that the hardworking, dedicated and enterprising individuals could uplift their life through availing Nirdhan loan facility. Through the income generated from the business with Nirdhan affiliation, she has been taking care of medication of her children and brother- and sister-in-law and now her children are studying in a boarding school. Occasionally, her son also helps in the business. She shares with local sisters on her success that she achieved with her hard-work and good support from Nirdhan and also motivates them for continuing the hard-work. She has been furnishing the loan repayment installments on time. She also advises others as well in utilizing properly the loan facility and paying back installments on time.

*Contributor: Dinesh Pandit, Senior Assistant, Branch Office Chaulikha, Sarlahi*

## Prabhawati Devi: Revolved life as the hands of the clock

Prabhawati Devi - born on 29 May 1975 in an ordinary family in Ward 8, Kisan Nagar VDC, Mahottari District, Janakpur Zone - was married at the age of 18 years in 1993 to Ramshish Mahato of Nawalpur, Ward 7, Netraganj VDC, Sarlahi District. The maternal family of Prabhawati was illiterate and it was difficult to manage the livelihood in the big family of 10 members with the parents engaging in farming. As she expected better life after marriage, she gave birth to a daughter. For realizing a better life as she expected, money was needed, which she lacked. As she contemplated on her worries regarding upbringing and educating the children, she took some loan from the village moneylender. As she had to pay exorbitant interest, the loan amount gradually increased resulting economic crisis in her life. She then realized that something has to be done in life instead of depending always upon others.

It became very difficult for her in managing the family of seven including three daughters, two sons and the couple. In the meantime, she learnt on collateral-free Nirdhan loan with an aim of making village women capable and self-reliant. She became very excited as she realized the brightness in life is at her doorsteps. She understood well the institutional work procedures and rules, regulations from the staff. She liked very much the Nirdhan program targeted towards the poor and deprived families. She got an opportunity to understand more about the institution through the nine-day pre-group training. She has been transacting till date on loan and savings after her affiliation on 24 September 2008 in Nawalpur Women's Society under Centre No. 7 of Nirdhan Nawalpur branch.



After affiliation in the group, she thought of trading on watches and clocks availing the group loan facility for the business. In September 2008, she took a loan of NPR 20 thousand and added clocks and accessories in the shop that her spouse was running. Likewise, she continued availing loan facility time to time for the business including the second loan of NPR 20 thousand and made a small retail shop (Ghumti) for the business. She has been running the business successfully availing currently NPR 250 thousand for the 13th time. She has been repaying loan installments regularly and also adding the items in the shop as well as increasing her savings out of the business income. She states that, she has saved over NPR 75 thousand in the institution.

Prabhawati has also married her one daughter off using the business income. Her elder son and second daughter are studying in the first year Bachelors level. Likewise, youngest daughter is in grade 11 and youngest son in grade 6. She spent NPR 700 thousand in the marriage of her elder daughter. The neighbours respect her given her success. She has been able to construct a house valued at NPR 1 million with her hard-work and support from Nirdhan. At present, she has kept cosmetics items as well in her Kushwaha Watch Shop. One should not be worried at difficult times. She thanks Nirdhan and states that she would continue lifelong with the institution, as she has reached at this stage of success through her skills and capability as well as Nirdhan loan facility.

*Contributor: Dilli Bhandari, Assistant, Branch Office Nawalpur, Sarlahi*

## Priyanka Devi: Successful woman entrepreneur

Priyanka Devi, born in 1985 in Sitamani District, Raxaul, India was married at the age of 18 years to Ramjivan Das Baniya of Mahinathpur, Dhankaul Rural Municipality 4, Sarlahi District. As she was married to low-income family, her life could not be enjoyable as she expected and she gave birth to a son and a daughter. She had to manage herself the family livelihood amidst the economic problems coupled with the disability of her spouse. Despite of her enthusiasm in doing something should the opportunity arise, she was discouraged due to disability of her spouse.



One day, she came to know through Nirdhan staff on collateral-free group-based loan targeting hardworking and self-reliant village women. With this learning, she also got inspired in doing some business. With much contemplation, she further learnt on the loan facility of the institution and in June 2014, got affiliated in the group formed in the village. She has been transacting on loan and savings till date and managing a four member family.

In consultation with the family and in keeping the confidence of her spouse high, she first availed the group loan of NPR 10 thousand and started a grocery shop. Her business gradually prospered with her hard-work and as the business generated income, she took the second loan of NPR 60 thousand and added items in the shop. She has now been busy in the grocery shop business.

The grocery shop that she started prospered gradually. Though disabled, her spouse has taken training in the business. As the shop started generating good income through their continued hard-work, they added items in the shop with further loan of NPR 100 thousand. She states that, the shop has a stock worth about NPR 900 thousand and it generates monthly income of over NPR 30 thousand after deducting all expenses. She has been availing loan facility as and when needed for business

expansion and now using NPR 100 thousand group loan. Her loan transactions are satisfactory as per the institutional rules. She has also been active in savings since she started business with Nirdhan affiliation. She has saved about NPR 43 thousand at Nirdhan.

Priyanka is a good example that hardworking and enterprising individuals if supported by institutions could progress well. She has been ensuring higher education for her son and daughter out of the income from business that she has been managing with Nirdhan affiliation. She states that, she has plans for developing the business into a wholesale business. Asked on what success she could achieve through institutional affiliation, she responds that, “providing an opportunity for my disabled spouse in becoming self-reliant in own business and raising his self-confidence has been a great success.” With her deed, she has been established as a mature and self-reliant entrepreneur in the society. She thanks Nirdhan for the financial assistance for her business and advises other hardworking sisters also in strengthening economic status of their families becoming self-reliant and successful entrepreneur.

*Contributor: Sangita Jha, Centre Mobilizer, Branch Office Godaita, Sarlahi*

## Bal Kumari Devi: Advancing on the path of prosperity

Bal Kumari Devi, born in 1966 in a middle-income family in Ward 8, Jamuniya Rural Municipality, Sarlahi District, was married in 1983 to Mishrilal from a poor family in Barhathwa, Sarlahi District following social tradition. She was compelled to shoulder the family responsibilities and education of the children after marriage. She shares that, she faced many difficulties in managing the household affairs due to poverty. As her spouse is engaged in wage labour and she has no vocation, it was difficult managing the family livelihood. She had thoughts of doing some income generating activities at home for some relief but she was sad in lack of capital.

In 2012, Nirdhan staff was at Ramjanaki Tole, Barhathwa in a financial literacy campaign and motivating the village women in deprived families in uplifting them from poverty through group-based collateral-free loan. As she knew about Nirdhan from the neighbours, she learnt further on the loan facility from the staff. She shared that, she was then very pleased and her confidence raised as Nirdhan was providing collateral-free loan through group guarantee to the poor and deprived families for doing business. Thereafter, she got affiliated as the Group Chief forming a group of 15 women in the village. In January 2013, she availed loan of NPR 30 thousand and started a fruits shop buying a cart. Likewise, she took another loan of NPR 40 thousand in October 2013 and both the couple engaged in the fruits business. In the similar fashion, she kept on availing loan facility of NPR 100 thousand, NPR 200 thousand and NPR 300 thousand respectively as her confidence was raised with the business income. As the business prospered, the income also increased and she has been maintaining savings as well. She tells that, she has over NPR 100 thousand savings at Nirdhan.



At present, she has opened a big fruits shop renting a well-constructed house in Barhathwa Bazar with a collateral-based loan of NPR 500 thousand. Her spouse is engaged in contracting and two sons are in foreign employment. The other two sons are now studying. She has managed to acquire five Katha arable land and two Katha residential land in Barhathwa Bazar out of the income from her spouse, sons, and the fruits business. Her two sons, besides study, assist her in the business at their free times.

Bal Kumari states that, she has now felt happiness in the family with the unexpected income through proper utilisation of the loan from the institution. She happily shares, “Nirdhan is God-like for my family.” She proudly shares further that she has been in the social service with much respect at the capacity of Women’s Rights Activist. As she could transform her life with hard-work and Nirdhan support, she tells other hardworking sisters that they also could succeed if business is undertaken with honesty and dedication through proper utilisation of loan facility.

*Contributor: Jitendra Prasad Kushwaha, Assistant, Branch Office Barhathwa, Sarlahi*

## Sunmaya: Where there's will there's way

Sunmaya Syangba was born in 1983 as the first child among three brothers and six sisters in a family of Dhan Lal Syangba (father) and Jyoti Maya Syangba (mother) in Ward 7, Kamalamai VDC, Sindhuli. She could not avail formal education as she had to take care of the siblings in the economically weak family. She was married at the age of 19 years in 2002 to Ranga Bahadur Ghisikhra of Ward 9, Judibela VDC, Rautahat District. As there was not much arable land and other business and employment at affinal home, even managing two square meals was difficult, let alone enjoyment in her married life.



Now, she pleasantly reflects on the joy in her life brought about with Nirdhan affiliation and states that she has been managing a grocery and cosmetics shop in her two and half storied well-constructed house. She states that, she makes monthly income of NPR 80 thousand from the shop and NPR 14 thousand as house rent. She expresses gratitude towards Nirdhan as she has been established as an entrepreneur capable of ensuring education of her son in a boarding school and managing savings over NPR 180 thousand in different bank and financial institutions.

She states that, she had opened a tea shop in a small shed of her house to manage the household expenses for few years after marriage. She then took some loan from her neighbour for the shop as the family economic condition was vulnerable. As she was managing the loan from the neighbour, she came to know about the collateral-free group-based Nirdhan loan targeting poor and deprived village women. With this learning, she became very pleased as if 'the blind got an eye' and visited nearby Nirdhan branch office in Chandranigahapur to understand more of the its loan facility. After understanding the institutional rules, she got affiliated in 'Bantole Ka Women's Group' formed in Judibela VDC, Ward 9 in May 2010. She started a tea shop with the group loan of NPR 5 thousand. She continued availing the loan facility in the second and third year and succeeded in managing a grocery and cosmetics shop together with tea and snacks shop. In 2014, she availed collateral-based loan and sent her spouse in foreign employment. She states that, she has been running her business in the tin-roofed house that they made in 1.5 Katha residential land acquired with the income from both the couple. In 2018, she called her spouse back home and also engaged another worker in the business. Her shop generates very good income. She states that the monthly income is over NPR 80 thousand after deducting all expenses. Currently, she has been availing group loan of NPR 200 thousand and shares on her plan of expanding the business with collateral-based loan.

There has been a vast difference in the life of Sunmaya now and a decade ago. She is now living a happy life together with her spouse and her struggle in the life has been seen in the society as an inspiration.

*Contributor: Laxmi Kumari Chaudhary, Assistant, Branch Office Chandranigahapur, Rautahat*

## Loan facility made self- reliant and successful entrepreneur

Janaki Devi was born on 14 April 1970 in Padariya VDC of Sarlahi District. She could not avail formal education due to weak economic condition at the maternal house. Her family had six members together with two brothers, two sisters and the parents. She was married at the early age of 16 years in 1986 to Ram Prabesh Chaudhary, son of Gonaur Chaudhary of Ward 9, Sangrampur VDC, Rautahat District following social tradition.



As she became mother of the first child within a year of marriage, her spouse had no employment. She states that, with no adequate arable land and all unemployed in the family, managing the household expenses was very difficult. She had a seven member family including father- and mother-in-law, two sisters-in-law, the couple and the child. She was compelled to manage the expenses being the elder daughter-in-law in the family. She consulted and advised her spouse to engage in selling scented and chewing tobacco (Khaini) in the market area. Though her spouse started selling tobacco, the business could not be expanded due to lack of capital. In 2007, as she was contemplating on the means of managing the capital, she came to know about collateral-free Nirdhan loan. She states that, she decided to join the group together with other sisters in the village when she learnt that Nirdhan staff were there to form the groups. With proper understanding on the services and facilities of the institution, she got affiliated into a group and availed NPR 50 thousand loan in the first year for opening a grocery shop. As she expanded her business, the income also increased gradually. The business also prospered. She states that, she continued with availing the loan facility and currently using NPR 300 thousand for the 14th time, which she has invested in the business.

She has been able to become a wholesaler of the cold drinks with her untiring hard-work and loan support from Nirdhan. With this business, she has been the owner of a motorbike, two fridge, and a six-room one storied house built on 10 Dhur land within 200 meters of the main road. She states that she makes monthly income of about NPR 11 thousand from the business. As the workload in the shop increased, she has employed a worker. Her income has ensured education of four sons and a daughter and supported marriage of the eldest son. She has a grand-son and a grand-daughter. The son also supports in the business.

Janaki is proud in becoming an example of the successful entrepreneur with her dedication towards business and support from Nirdhan. In the locality, her prestige is enhanced and all family members are able to live together. She admits that, "I am grateful to Nirdhan for the transformation in my life, which was made possible through the institutional support, care, advise, suggestion and counselling."

*Contributor: Bhaktiram Majhi, Assistant, Branch Office Garuda, Rautahat*

## Premshila Devi: Grocery made me self-reliant

Premshila Devi was born on 30 May 1978 in Bahuarwa Village, Ward 8, Pipra Bhagwanpur VDC. As she was born in a deprived family with poor economic condition of her parents, she did not have the opportunity to study beyond grade 5. With a younger brother and a younger sister at home, she was married at the age of 18 years in 1996 to Surendra Prasad Gupta, educated up to grade 8, of Krishna Nagar Tole, Ward 5, Gaur Municipality, Rauthat District. She could not enjoy happiness even after the marriage. She had to resort to wage labour for earning livelihood. She became a mother of three children - daughter Aarati was born after three years of marriage and two sons, Sajan Gupta and Sonu Gupta were born thereafter respectively.



As the time passed-by, the mouths to feed increased but not the income. As the couple was desperate, they went for wage labour in a potato storage nearby Barhawa Bridge. Then they decided to open a small shop at home. After few days of returning back home from wage labour, they started a grocery shop in a house nearby Siya Palace, 500 Metres East of BP Chowk in Gaur Bazar. Some stock went on credit and they lacked capital for supplementing the stock. She states that, as they were seeking support here and there, she came to know from a friend in the locality on collateral-free loan being extended by Nirdhan staff forming groups. As she knew about Nirdhan, she joined a Centre Meeting and learnt more on all services and facilities from the staff. She then joined Krishna Nagar Women's Society on 07 September 2006.

As her first loan of NPR 12 thousand for grocery shop proved harbinger of a successful business, she continued on availing loan facility for business expansion. She states that, with the business income she managed to add four rooms in the first floor and plaster and paint in all rooms of the ground floor of her house. Her business made a quantum jump as she added items in her shop with NPR 400 thousand loan that she availed on 27 April 2015. She states that the grocery shop currently generates monthly income of about NPR 50 thousand. At present, she has been availing NPR 150 thousand loan for grocery shop and she has acquired 5 Dhur residential land adjacent to her house, where a go-down has been build.

Premshila is proud that her daughter Anita Kumari is in Bachelors level final and sons Sajan Gupta is in BBS third year and Sonu Gupta is studying in grade 11. She expresses her gratitude towards Nirdhan for its support as her business prospered and status of the family enhanced together with the support of her spouse. She is proud that she could establish herself as a successful entrepreneur in Krishna Nagar Tole, Ward 5 of Gaur Municipality.

*Contributor: Shyam Kumar Chaudhary, Assistant, Branch Office Gaur, Rautahat*

## Nirdhan brought about change in the life of Shreepati Devi

Shreepati Devi was born on 13 April 1968 in a low-income peasant family in Itwal Village, Ward 8, Simraungarh Municipality of Bara District. She did not have an opportunity to study beyond simple literacy as the economic condition at her maternal home was weak. Her parents could not fulfill her desire of studies due to weak income status of the family. The eldest among the six siblings, she was married at the early age of 15 years in 1983 to Ram Ekbal Raut from an ordinary peasant family in Ward 7, Tejapakar VDC, Rautahat District. Ram Ekbal was educated up to grade 8.



She has two sons and two daughters. As the expenses grew with increase in the family members, income had not increased. The farming in the small parcel of the land was not enough to manage the household expenses. They consulted on collecting and selling the milk that could ease the economic burden. As they lacked capital, they started the milk collection business with a small amount. The business however was not making good income due to inadequate equipment. One day, she learnt from the village sisters that Nirdhan Basantapatti Branch staff are transacting the collateral-free loan and savings through group formation in her own village. With this learning, she became very happy. She asked the sisters on the necessary process. They advised to consult the staff on the meeting day for all information.

In the evening, she shared with her spouse the discussion that she had with the sisters. She states that her spouse also supported her. On 21 June 2006, she went to join Nirdhan group. She learnt to write her name from staff and got trained on services and facilities of the institution as well as rules of the group. She joined Tejapakar Women's Group promoted by Nirdhan on 01 July 2006 and availed the first loan of NPR 20 thousand and started milk collection and sales business. She states that, she experienced the fulfillment of her wish by the God. Nirdhan has been support in my life. Then after, she continued availing loan facilities to expand her business and now the 52 years old Shreepati Devi, resident of Tejapakar Tole, Ward 5, Parroha Municipality has become a successful dairy entrepreneur.

Shreepati Devi states that, she has been managing the business well with NPR 700 thousand micro-enterprise loan with collateral on 02 February 2020 and general loan of NPR 300 thousand. With experience and adequate capital, the business has been running successfully together with involvement of her son as well. Currently, she is making monthly income of NPR 70 thousand with a transaction volume of NPR 300 thousand and NPR 350 thousand. She shared that, she has managed 2 Katha residential land, 10 Katha arable land and a 4-room well-constructed house with the business income. She expressed her gratitude towards Nirdhan for bringing in the changes in their lives with direct employment to three members of the family and strengthened family economic status.

*Contributor: Maqbul Khan, Branch In-charge, Branch Office Basantapatti, Rautahat*

## The struggle and success of Kavita

Born in 1971 in the family of Hari Krishna Shrestha (father) and Sundari Maya Shrestha (mother) in Ratna Nagar Municipality 2, Tandi, Chitwan; Kavita Shrestha's childhood spent in a middle-income family. Raised in the parent's love and care in the childhood, she was not aware of the sorrow. She was married in 1987 to Madan Bahadur Shrestha of the then Amlekhganj 1 following social tradition. Her life could not be comfortable after marriage as she expected as the limited income of her spouse through wage labour had to sustain the six-member family. Thus, she has in prospect of alternative income sources.



One day she learnt from a neighbouring sister on collateral-free group-based Nirdhan loan targeted towards hardworking and aspirant enterprising village women. With this learning, Kavita also thought of doing some business. After much contemplation, she visited Nirdhan Simara Branch Office together with a neighbouring sister to learn more of the institutional loan and savings facilities and learnt from the staff on all services. With proper understanding on all rules and regulations, she first availed a loan of NPR 60 thousand in 2010 for running a grocery shop. She has now been managing the business systematically with subsequent loan facilities of NPR 75 thousand (second year), NPR 100 thousand (third year), NPR 150 thousand (fourth year) and currently NPR 200 thousand.

Till date, Kavita has been able to acquire 3 Katha land and ensure education of elder son up to Bachelors level, elder daughter to Proficiency Certificate level and younger daughter in grade 10, with the business income. The income also sustains medication of her spouse now at home in chronic illness. She becomes sentimental as she reflects on her days post-marriage when she had to wait for festivals for a good meal, which now has transformed for good and that she would never forget the Nirdhan contribution towards bringing in this change. All praise her deeds as that is seen as an excellent example in the society. She has been motivating other hardworking and dedicated village women also to become the entrepreneur like herself with Nirdhan support. Now, other sisters in the group as well are found praising her work.

*Contributor: Laxman Khatri, Assistant, Branch Office Simara, Bara*

## Kalawati Devi: Nirdhan prospered me

Resident of Babhani, Kolhabi Municipality 1 (formerly Narahi VDC 2), the 46 years old Kalawati Devi Chaudhary is known to all as an entrepreneur. The mother of three children, Ganga Kumari, Sagar Chaudhary, and Anamika Chaudhary, she has been able to ensure education of all three children in Boarding school and send the elder daughter Ganga Chaudhary to Bangladesh for medical education with the income from her pharmacy. She states that her son is in BBA and another daughter in grade 11. She further states that, she has been availing loan facilities in different cycles for business expansion after affiliation in the group in 2004 and currently availing NPR 700 thousand micro-enterprise loan for third time that she utilized in further expanding the business. Her spouse is known as a mobile doctor in the village as well as a social worker in his free times. She shares that, she has been able to make a six-room well-constructed house in Kolhabi Bazar with her business.



Kalawati Devi was born on 18 August 1974 in Narahi 2 of Bara District. She was married to Badri Prasad Chaudhary of the same locality. As the economic condition was not good after marriage, there was a confusion as to which business to pursue as well as it was not easy to start the desired business due to the economic condition. She states that she felt like finding the God, when she learnt on Nirdhan from its staff. She shares that she has been able to make a six-room well-constructed house in Kolhabi Bazar and also ensured education of all children including medical doctor course for one daughter with the income of the business that she started after affiliation in Nirdhan group in 2004.

At present, Kalawati has been paying back the loan installment of NPR 25 thousand and also saving NPR 4 thousand per month with expansion of the pharmacy shop. She states, “I am very much thankful to Nirdhan.” She tells that the institution has helped her very much in transforming her economic status. She would never forget the institution. She further states that, she would never leave the institution and has been advising others also to join the group.

*Contributor: Shekhar Bahadur Karki, Branch Manager, Branch Office Kohalvi, Bara*

## Koshila: Farmer turned a successful entrepreneur

Koshila Sah Teli was born in 1980 in Mathurapur, Ward 19, Jitpur Simara Sub-Metropolitan City (formerly Inarwasira VDC 3) of Bara District. Born in an ordinary family, she was married at early ages in 1993 to Birendra Sah Teli while she was studying at primary level. She spent 32 years in a joint family after marriage. While living together with the father- and mother-in-law and brother- and sister-in-law, farming was the sole income source of the family. She gave birth to the first son in 1995 and second son in 1998. As the members increased, so the expenditure in the family. But, with limited income, managing the family expenses became difficult.



Resident of Gadhal, Baragadhi VDC, Ward 7 in Bara District, she is one of the successful and hardworking insecticide business entrepreneur. Started with NPR 50 thousand, she has now been able to run the insecticide shop at her own house that she made in her own land. At present, she has a stock worth NPR 500 thousand including insecticides, fertilizers and seeds. With this business, she has also acquired 10 Dhur land in Kalaiya. One of her son is now supporting her business after completing grade 12. She states that she has been earning monthly NPR 40 thousand income form the business. She shares that, she has plans to expand the business further as it has helped in economic transformation in her life.

Initiated with the first loan of NPR 10 thousand after affiliation in Nirdhan group in 2008, she has continuously been availing the loan facility including NPR 50 thousand in 2015, NPR 100 thousand in 2016, NPR 150 thousand in 2017, NPR 200 thousand in 2018, again NPR 200 thousand in 2019 and NPR 150 thousand in 2020 and operating the insecticides business systematically with gradual expansion.

Koshila has enrolled her elder son in Hari Khetan Multiple Campus in Birgunj. Her brother-in-law is in foreign employment in Malaysia. With the

business income she has been managing the household expenses and education of the children in the village high school. Her hard-work and dedication has motivated other members in the group as well in becoming the entrepreneurs. She expresses her gratitude towards the institution as she could ensure good education for the children with its support.

*Contributor: Umapati Kumari Chaudhary, Centre Mobilizer, Branch Office Ganj Bhawanipur, Bara*

## The clothes store made the life happier

The 60 years old Izhar Miya was living with his spouse Husanbano Mansurin in Bhawanipur, Kalaiya Sub-Metropolitan City, Ward 3 of Bara District. They were looking for a small business to engage for sustaining the lives. In the process, they opened a small clothes shop with a small capital and continued somehow operating it.



Initiated at a small scale, she had not been able to expand the shop in lack of capital. This shortcoming was resolved by Nirdhan in 2001. In March 2002, she got affiliated in Bhawanipur Women's Group and availed NPR 12 thousand group loan in the first year and invested the same for expansion of the shop. Thereafter, the business prospered with their continued hard-work. She has been continuously availing loan facility including NPR 15 thousand in the second year, NPR 20 thousand in the third year and now NPR 300 thousand for the 18th time for business expansion. She states that, no words of praise would suffice for the support from the institution.

She has a six-room two storied house in Ward 3 of Kalaiya Sub-Metropolitan City and five daughters and two sons. She states that all of her children were married in the good families.

She states that, with the support from the institution, she has ensured education of the children and acquired one Katha residential land with income from the shop and now managing the household happily. Two years ago, her sons Alam Hussain and Saddam Hussain started a new clothes shop with their income and savings from her shop and now contributing to increased family income. She states that the daily income from both the shops together reaches up to NPR 4 thousand.

Husanbano is proud that she could establish herself as a successful entrepreneur through affiliation with Nirdhan. She expresses her gratitude towards the institution as she is spending a happy life now because of its support.

*Contributor: Rambabu Prasad Pandit, Senior Assistant, Branch Office Kalaiya, Bara*

## Reena Devi: Enterprising Women

Resident of Khutwa, Prasauni Rural Municipality Ward 4, Reena Devi was born as the third child in a low-income, deprived family with three brothers and three sisters in Sahadeva, West Champaran, Bihar of India. At her maternal home, she faced much difficulty even in managing daily meals. She states that she could not avail the formal education during childhood given the social tradition of limiting women and girls within the household chores. As the wrong practice of child marriage was prevalent, she was married at an early age of 16 years to Shiva Pandit Kumhar of Khutwa following the social tradition.



She has been an example that one could succeed and prosper if loan facility is utilized properly. She has been able to establish herself as a commercial entrepreneur through her skill, hard-work and dedication as well as support from Nirdhan, ensuring direct employment for six persons (4 family members and 2 outsiders) in her business spanning across buffalo farming, vegetable farming, clothes store and grocery shop.

She could not gain the happiness after marriage as she expected. As she was the second daughter-in-law in the new family, she had to shoulder all the responsibilities including taking care of the kitchen of the five member family including her spouse, father- and mother-in law, and brother-in-law and also the farm work. Her spouse and father-in-law had no outside income source and it was difficult managing the family livelihood year-round with farming in two Katha arable land. There was no option but to engage in wage labour at lower wages. She states that they had to work often in lieu of interest payment to the moneylenders as they had to take loan at higher interest rate at times of difficulty or when someone is sick in the family. As the days passed-by, she became mother of two children. She was then very much worried due to multiple obligations including the family livelihood, marriage of the brother-in-law, upbringing the children and ensuring their education.

In 2000, as she was contemplating in managing her livelihood, she learnt from the neighbor's hearsay that Nirdhan staff are there forming groups. She states that they could not believe that Nirdhan would be providing group-based, collateral-free loan for those with skill and willing to pursue production-oriented, income-generating business but without capital as they used to borrow money at higher interest rates from the moneylenders. As she went on exploring, she trusted the hearsay and made plans in consultation with her spouse. However, she states that it became very difficult to advance the work in the groups as the social tradition barred women in coming out of the household and work with outsiders. The village men objected them as pledging women by those who found their earning is not enough.

She ignored the villagers' comments as she thought that would not resolve her problems and got affiliated with Nirdhan forming a Centre of five groups. Now, those who made comments earlier have also joined the groups. She is happy on this development. She first took the group loan of NPR 15 thousand in 2002 and purchased a buffalo and paid back the loan installment from the income. She stated that, the business helped in managing family livelihood and thus she garnered courage in generating more income with increased loan portfolio. She then kept on availing subsequent loan facilities in different cycles including NPR 20 thousand, NPR 30 thousand, again NPR 30 thousand, NPR 40 thousand respectively and she became the owner of four milch buffalos at a time. On the other hand, she sent her son in a ceramic pots making training conducted with Nirdhan assistance for ensuring his employment as he was grown-up. After completion of the training by her son, she availed the eighth loan of NPR 40 thousand and operated the ceramic pot making business. In the process, she further availed NPR 50 thousand loan in 2007 and NPR 200 thousand micro-enterprise loan in 2013 for business expansion. In the same year, she made a well-constructed house with business income.

In 2017, she availed NPR 500 thousand loan and systematized and expanded further her ceramic industry with the name of Shivashakti Ceramic Industry catering to the nearby markets including Kalaiya, Birgunj, Parwanipur and Narayangarh. With the business income, she has acquired one Bigha arable land. In 2019 she further availed NPR 700 thousand micro-enterprise loan and NPR 125 thousand group loan. She states that the commercial buffalo farming generates monthly income up to NPR 150 thousand and the son is keeping accounts of his business himself. She further states that her children could not continue their education beyond higher secondary level despite of her emphasis. She has been an example of that one could earn well in the homeland as well. She has been providing employment to two persons besides the family members managing the buffalo farming and ceramic industry with proper utilisation of the loan facility. She now owns two motorbikes, one pickup van, 12 buffalos, the ceramic industry and about one Bigha land including the residential land.

Reena Devi credits Nirdhan for her success. She states that, "when I was in difficulty even managing the livelihood, Nirdhan proved the God while in search of a stone." She shares with all sisters that Nirdhan has established her current societal status through encouragement and support in doing the business.

*Contributor: Kiran Kumar Harijan, Branch In-charge, Branch Office Prasauni, Bara*

## Lalita: Happiness brought about by Nirdhan

Lalita Devi – born in 1967 in the family of Meghan Mahato (father) and Ramrati Devi (mother) in Ward 6, Simraungadh Municipality – was married in 1982 to Nagendra Prasad Mahato Nuniya of Ward 6, Simraungadh. As she was married to a deprived rural family, her life could not be enjoyable as she expected. Immediately after marriage, her spouse had to leave for Kathmandu to earn livelihood. The daily responsibilities came to her. She faced many difficulties due to lack of income in the family.



Now, she has been running a readymade and cosmetics general store. She has registered her business with the Office of the Cottage and Small Industries and also obtained PAN from the tax office. With expansion of the business, she has called her two sons back from foreign employment and her spouse from Kathmandu to engage fully in the business. She states that the business makes monthly income of over NPR 92 thousand after deducting all expenses.

As she was in search of ways in becoming self-employed towards resolving the household problems sometime after marriage, she came to know from a neighbouring sister on collateral-free group-based Nirdhan loan investment targeting hardworking and self-reliant women. With this information, she visited nearby Nirdhan office and learnt on the institutional rules and regulations. In December 2000, she got affiliated in Simraungadh Women's Group and started readymade and cosmetics general stores with the first loan of NPR 12 thousand. She continued availing loan facilities and currently using NPR 300 thousand group loan and NPR 700 thousand micro-enterprise loan for expansion of the business. She has been regularly transacting loan and savings as an honest client since she started the business with Nirdhan affiliation. At present, she has a savings of NPR 72 thousand and another NPR 300 thousand in the name of her spouse at Nirdhan.

With business income, she has repaired her house and changed from thatched roof to clay tiled roof. In 2006, she made a two-storied house acquiring 6 Dhur residential land in nearby local bazar and has given that on rent. She states that, in 2019 she acquired 10 Dhur land in Simraungadh Municipality valued at NPR 2.5 million. She further states that, with the business income, she has ensured education of her elder son up to Bachelors level, younger son in Intermediate level and daughter in SLC.

Asked on what success she could achieve after affiliation with the institution, Lalita responds, "Repatriating the spouse who was engaged in wage labour in Kathmandu for 1.5 decade and sons from foreign lands for making them self-employed and self-reliant at home and living the whole family together itself is a great success." She is respected as an excellent and self-confident women in the society as she is friendly and also attends to social work in the village. She advises other sisters as well and informs that the prosperity in her family was brought about with the Nirdhan support.

*Contributor: Hasmuddin Miya, Branch Manager, Branch Office Simraungadh, Bara*

## Loan facility made a self-reliant and successful entrepreneur

Kiran Devi Sah was born on 07 May 1981 in the family of Harihar Sah Sonar (father) and Dulariya Devi (mother) in Ghosukpur, Kalaiya of Bara District. Born in an ordinary family, she could not avail formal education. She was married in 1998 to Shikari Sonar of Rauwahi, Dewal VDC 6. She gave birth to two sons and a daughter after sometime of marriage. As it was difficult in managing six-member family as well as education of the children, she ensured their education up to primary level in a government school. She states that, the hotel business has a daily transaction of over NPR 5 thousand and she has acquired 10 Dhur residential land from the income.



She was facing difficulty in managing household from the farming in the limited land and there was lack of capital to start other business. In 2003, Nirdhan Telkuwa Branch was established in the village of Benauli Pipradhi. She got affiliated in Rauwahi Women's Group and started hotel business with the first loan of NPR 30 thousand in February 2014. She states that, the business income improved her economic condition. As the business generated good income, she expanded it with subsequent cycles of the loan facility and now using NPR 150 thousand for the ninth time. She states that, she has made a well-constructed house repairing the old one and also acquired 10 Dhur residential land in 2018.

Kiran Devi is one the best among the members who succeeded with Nirdhan support. All members in the Centre and their guardians praise her with the progress she made with her hard-work and dedication as well as Nirdhan support. She proudly shares with the sisters that the prosperity in her family was brought about with Nirdhan support.

*Contributor: Suresh Bahadur Tharu, Assistant, Branch Office Telkuwa, Bara*

## Munni Devi: Enterprising woman

Munni Devi Kalwar, resident of Sukhchaina, Ward 21, Birgunj Metropolitan City, was born as the eldest child in a middle-income family with two sisters and two brothers in Khutwa Prasauni. She was raised in a happy environment at maternal home and got the opportunity to study up to grade 7. She was married at the early age of 16 years to Prem Shanker Sah Kalwar following social tradition. As she was the elder daughter-in-law, she had to shoulder all household responsibilities. After marriage, she had to shoulder the responsibilities of the 8-member family kitchen including the spouse, father- and mother-in-law, two brothers-in-law and two sisters-in-law as well as the family farming. As she also became the mother of four children, she was worried on the family expenses, marriage of the brothers and sisters-in-law and upbringing and education of the children amidst the lack of income of her spouse.



The family drown in the anxiety has now become an example that prospered through proper utilisation of the loan facility. She has been able to establish as an entrepreneur with her skill, hard-work and dedication employing 2/3 workers as well in her business spanning across grocery, fertilizer and tailoring. In 2000, she had heard from neighbours that Nirdhan staff was there in the village for group formation. At first, she could not believe that Nirdhan would extend collateral-free loan facility on group guarantee for those willing to pursue production-oriented and income generating business but without capital. Her family, only aware of the loan from moneylenders at higher interest rates, could also not believe on the new arrangements yet they joined Nirdhan group.

In 2001, she availed the first loan of NPR 15 thousand and started grocery shop. With full repayment of the loan amount, she owned the grocery shop. Then after in 2003, she invested further in the grocery shop as well as started tailoring purchasing a sewing machine with a loan of NPR 20 thousand. As the saying goes, the fruits of the hard-work would be sweet, her income went on growing as she went on increasing investment in the grocery shop and tailoring shop availing loan facility in subsequent cycles. She consecutively availed loan facility of NPR 20 thousand, NPR 20 thousand, NPR 40 thousand, NPR 60 thousand, NPR 60 thousand, NPR 100 thousand, NPR 150 thousand and NPR 200 thousand in the 15th time. She has been managing buffalo farming, tailoring shop and grocery and fertilizer shops in Birgunj with the recent collateral loan of NPR 700 thousand that she availed after settling NPR 300 thousand loan twice. Her one son is operating wholesale business of potato and onion in Parwanipur.

She states that the monthly income from various businesses is about NPR 70/80 thousand that include: NPR 25/30 thousand from son's shop, NPR 25/30 thousand from grocery and fertilizer shop and NPR 15/20 thousand from her tailoring. She has managed several assets doing business for 20 years availing the loan facility, namely 2 shops worth NPR 1 million, 12.5 Dhur residential land, 2 buffalos and a well-constructed house and furniture worth NPR 2 million. She has ensured education of her children up to grade 10 and her grandchildren are studying in Boarding school. Likewise, she managed marriage of her children with the business income. She states that, her family is now making a monthly income of NPR 70/80 thousand in contrast to the poverty and unemployment in the past.

Munni Devi has been an example that one could earn money at own land if the business is pursued with courage. She states that she has been able to provide employment to 3/4 persons in her business that she managed with proper utilisation of loan facility. She credits Nirdhan for her success. Nirdhan has brought her at this prestigious stage in the society with encouragement and support in doing business at a time when she was contemplating on ways in moving ahead the life. She states that one could succeed in business if pursued with hard-work, honesty and courage together with proper utilisation of Nirdhan loan facility. She and her family are very much positive towards the institution and she thanks it for all support.

*Contributor: Nandunath Kanwar Yogi, Branch In-charge, Branch Office Parwanipur, Bara*

## Anita Devi: Woman of struggle

Anita Devi was born in May 1983 as the seventh child in the family of Rajendra Sah (father) and Shivakaliya Devi (mother) in a lagged-behind village of Bihar Province in India. She was the second daughter among the five brothers and three sisters. Her childhood was spent with no access to education in a big family with siblings. She was married at an early age of 16 years to Ganesh Sah Kanu of Gamhariya, Ward 5, Bahudarmai Municipality, Parsa District following the social tradition. She states that at the time of marriage her father- and mother-in-law both had been passed away. As they had only a small thatched hut in the name of property, it was difficult even to manage two square meals.

She states that, as the families at the both ends were poor with no expectation of help, her spouse started selling chatpate (a version of chaat, made with puffed rice, dried instant noodles, chickpeas, fresh coriander, tomato, cucumber, onion, potato, peas, lemon juice, fresh chili, and spices) at her advise. As she was illiterate and poor, she soon became mother of five children – three daughters and two sons. Her spouse, however was simply literate with knowledge of numeracy, which helped her in facing the difficulty.



Though she was illiterate, she garnered courage and confidence as she witnessed the studies of the other children. She has ensured education of her eldest daughter in grade 10 and second daughter in grade 9 in a reputed Boarding school. She is proud that she became an example in the society with two-storied house in Badhnihar Bazar worth NPR 1.8 million acquired from the income from hotel business.

As she continued selling chatpate, she shifted to a rented quarter in Badhnihar, Ward 3, Parsagadhi Municipality (formerly Biruwa Guthi 5) in 2013. As the expenditure of the growing family became difficult to manage with the chatpate business, she thought of operating a sweets shop as well. She states that, she thought of joining Nirdhan as she lacked capital for opening the sweets shop.

She learnt from the neighbours that Nirdhan extends collateral-free loan forming groups in the village. She states that, together with other sisters in the village, she completed necessary process for acquiring membership in Nirdhan. In January 2018, she got affiliated in Nirdhan and availed the first loan of NPR 60 thousand in February 2018 for opening snacks and sweets shop. The income from the shop was utilized in paying back the loan installments and surplus deposited into savings account. She states that she has expanded her business with loan facilities of NPR 100 thousand (second year) and NPR 300 thousand (third year). She shares that, she has plans to expand and systematize the business adding a Freezer and look for earning goodwill than money as she already has managed to acquire two-storied house valued at NPR 1.8 million and also employed a worker in the business.

Anita commits to remain member of Nirdhan forever as it has brought light in her life through collateral-free financial services. She has several advises to fellow sisters – the fruits of the hard-work would be sweet, there's no such thing as a free lunch, earning with hard-work begets prestige, Nirdhan is our charioteer and let's do business joining the groups.

*Contributor: Jit Bahadur Chaudhary, Assistant, Branch Office Biruwa Guthi, Parsa*

## Nagina Devi: From buffalo farming to trade in spare parts

Nagina Devi was born in 1969 in a deprived family in Sirsiya. Given the economic condition of her maternal home and perspective of the society towards girl child, she could not avail formal education. Yet, she states that she could keep accounts of the business with her informal education. She was married at the age of 19 years to Shiva Shankar Raut Kurmi of Sugauli, Birgunj. She gave birth to four children – two sons and two daughters. In lack of sustained income source, she reflects on the difficulty in managing the ever increasing family out of the income from a buffalo and wage labor at free times.



She has been managing electronics spare parts shop in Ward 26, Birgunj Municipality since last 8 years and states that the shop generates monthly income of about NPR 100 thousand. She further states that she has made a four-room well-constructed house acquiring 10 Dhur land in Bazar area, engaged younger son in the business and purchased a vehicle as well with the business income. As her life has been transformed with the spare parts business, she has plans to further expand it within few years.

She had dreamt of keeping two buffalos in managing household expenses as she experienced days spent in hunger with no engagement in wage labor when needed and the sole buffalo also do not give milk regularly. As she was exploring loan for purchase of a new buffalo, she came in contact with a member of Sugali Women's Society. The member informed that they were doing business availing collateral-free loan facility on group guarantee affiliating with Nirdhan group. With this learning, she got very much excited and visited Nirdhan Shreepur Branch for consultation with staff and got affiliated to Tejarath Tole Women's Group in Birgunj.

In 2001, she availed the first loan of NPR 20 thousand and added one buffalo. In the first year itself, she managed to pay back the loan installments together with managing the household expenses and became the owner of two buffalos. With this success, her self-confidence enhanced and she continued availing the loan facility in different cycles for more than 16th time including NPR 40 thousand, NPR 60 thousand, NPR 100 thousand and so on.

In 2012, she got an opportunity in joining the financial literacy training organized by Nirdhan. She shared her training learning in the family. At that time, her son was a helper in a spare parts shop. She states that she opened electronics spare parts shop in 2013 with NPR 300 thousand group loan and NPR 700 thousand micro-enterprise loan as her son convinced her on the income from such shop as he had some knowledge of the business. She has been making a monthly savings of over NPR 100 thousand from the income of buffalo farming as well as spare parts shop. With the business income, she has been managing the expenses of six-member family including marriage of three children. She has also made a well-constructed house in the Bazar from the income.

Nagina reflects on the past when she had to look for others' support that now has been transformed charismatically with the knowledge, skill, encouragement and support from Nirdhan. She expresses happiness as she is in a position to support others with her dignified life in the society. She has been advising all sisters in engaging in the business with proper utilisation of loan facility.

*Contributor: Nand Lal Pal, Branch In-charge, Branch Office Shreepur, Parsa*

## Gauri Devi: Commercial livestock entrepreneur

Gauri Devi was born in 1965 as the eldest daughter in the family of Sona Lal Sah Kanu (father) and Shyampati Devi Kanu (mother) including four brothers and three sisters in Murli of Parsa. She was married in 1978 to Yogendra Prasad Kanu of the remote village of Ladgadi of Parsa. She states that she had made a house with much difficulty in the residential land given by her father. Currently, she has five cows of improved breed and six calves. She sells 50 litres of milk daily. She makes about NPR 100 thousand monthly income selling milk and she has made a 16-room well-constructed two-storied house from the business income, where she lives and also rented few rooms. She makes monthly NPR 30 thousand income from house rent. Her spouse was earlier engaged in clerical work in the land revenue office. Now, he is engaged in politics/social work and also helping her in dairy cow farming and in operating Dairy Hub.

She learnt on Nirdhan program when the institution made Birgunj also one of its working areas. She got affiliated in the group in 2000 with an aim of doing a business mobilizing some capital. She first availed a loan of NPR 15 thousand and started the spices mill. She further enhanced her business with subsequent loans of NPR 70 thousand, NPR 80 thousand and NPR 100 thousand. As the spices mill did not generate profit, she switched her business to dairy cow farming and started selling milk.



She thought of keeping improved breeds of cows so as to move her business in commercial scale and started with a cow. She now has 11 cows (small 1+ big) in total. Though she has been in various businesses for the past 20 years, she now has opened Dairy Hub so as to make the dairy cow farming and sales of milk more systematic. With the business income and Nirdhan loan, she has made a 16-room, two-storied well-constructed house. Furthermore, she has about NPR 100 thousand savings at Nirdhan and thanks Nirdhan heartily for all support. She states that, although she could not ensure higher education for her eldest son and eldest daughter; her second son has studied Engineering in Bangalore, youngest son is preparing for Engineering course in Kathmandu after completing grade 12 and youngest daughter is studying MA. She has also married one son and one daughter off. She reflects that, one could do much ensuring the income source for managing loan repayment in installments and that she could educate well her children with Nirdhan support.

Recently, she has added two more cows with NPR 280 thousand loan supplemented with her savings. She currently has 11 cows including five milch cows and six calves. She is sad on the dowry system prevalent in Madhesh whereby highly educated girls need to find highly educated families and that also needs much dowry. She states that with higher education all children could spend their life well. She recounts that, had she not been engaged in the enterprise in time, she would not have been able to educate and marry her daughters off in the good family and would have to sell her property.

Gauri Devi states that the improvement in her life was due to Nirdhan, which has brought the happiness in her family. She further states that Nirdhan supported with the capital and she worked hard to succeed. As such, she has been advising other members also to enhance their lives expanding their business and saving regularly. She further calls the hardworking sisters in the neighbourhood towards engaging in income-generating activities forming the groups and acquiring Nirdhan membership so as to transform their poor lives. Her best wishes goes like this – “Thanks Nirdhan for being the cattle track and my best wishes for continued advancement in the path of progress.”

*Contributor: Hem Lal Bashyal, Branch In-charge, Branch Office Birgunj, Parsa*

## Sursati: Vegetable farming made the life easier

Sursati Devi was born in 1963 as the eldest daughter in the family of Rudal Sah Kanu (father) and Ramrati Devi (mother) in Bahuari village, Ward 5, Parsagadhi Municipality. She could not avail formal education due to poor economic condition of the family. She was married in early ages to Shree Lal Sah Kanu of Bhauratar, Ward 5, Bahudarmai.



She was courageous enough despite of the poor economic condition at in-laws like at her maternal home. After few years of marriage, she thought of engaging in vegetable farming. As she learnt on the need of improved seeds, fertilizer and insecticides for proper farming, she became helpless. She states that, she was in search of the capital in realizing her dream.

She states that, as she was in search of investible funds, in 2009 she learnt from Nirdhan staff from Bindabasini branch on collateral-free loan on group guarantee. She further states that, with this learning, a total of 15 sisters including herself decided to join the group and take part in the training. She was rest assured on fulfilling her dream of becoming an entrepreneur after validation of their group following the training.

In the first year, Sursati took a loan of NPR 15 thousand and started vegetable farming with the help of one of her sons. She expanded her vegetable farming with NPR 30 thousand loan in the second year as she proved to be disciplined, honest and hardworking member. In the third year, she acquired three Katha land with NPR 150 thousand loan. Likewise, she acquired another four Katha land in her name with the increased income from the business. She states that, now her son is running a paints and electronics shop in Ward 7, Bahudarmai Municipality. She has now been availing NPR 200 thousand loan and planning for adding another parcel of land with the business income. If everything goes well, she states that, she has plans for expanding the shop being run by her son with collateral-based loan from Nirdhan.

*Contributor: Bishnu Bahadur Chaudhary, Branch In-charge, Branch Office Bindabasini, Parsa*

## Lilawati: Happiness brought about by Nirdhan

Lilawati Devi Sonar - born in 1966 in the family of Doma Sah Sonar (father) and Pana Devi (mother) in Chhipharmai 5, Parsa – was married in 1981 to Amika Sah Sonar of Kalikamai 5, Parsa. As she was married to low-income family, her life could not be enjoyable as she expected. In the family, the sole income source was the gas stove repairing shop run by her spouse. She states that, it was very difficult managing two square meals in the family with the sole shop.



One day, she learnt from the neighbouring sister on collateral-free group-based Nirdhan loan targeting hardworking and self-reliant women and she also aspired for doing some business. With much contemplation, she visited nearby Nirdhan branch office to learn on the loan facility. With proper understanding on the institutional rules, in October 2010 she got affiliated in Hariharpur Women's Group formed in Kalikamai 5 and continued her loan and savings transactions till date. The four out of five sons in the family has been married and she has a 20-member family including the grandchildren.

She started a grocery shop with the first group loan of NPR 20 thousand. As her spouse continued the repairing shop, she engaged in grocery shop with the help of sons. Later, she engaged gradually into gas and utensils business. As she continued the grocery shop with NPR 200 thousand loan, her spouse started gas and utensils shop in Pokhariya Bazar. At present, the shop is being run well by her spouse and a son, where she also helps time-to-time. She has been making good income from her gas and utensils shop as well as from tailoring and furniture shop in Pokhariya Bazar being run by three sons. She states that the monthly income from the business is over NPR 90 thousand after deducting all expenses. She has started the business in 2010 with a loan of NPR 20 thousand. She has already availed the group loans in different cycles for expansion of the business. She has also been active in managing savings since she started business with Nirdhan affiliation. She has saved NPR 64 thousand at Nirdhan. She has felt much relief since she started business with institutional affiliation.

With the business income, Lilawati has converted her thatched roof house into a well-constructed seven-room house. Likewise, with her hard-work she has acquired 12 Katha land. She has exemplified that hardworking and enterprising individuals if supported by the institutions could progress well. Her sons, though busy in their business, take part in social work as needed at their free times. All respect her deed and self-confidence as her deed and struggle is seen as excellence in the society. She states that, she not only furnishes her loan repayment installments on time, but also helps the hardworking sisters like herself at times of their difficulty.

*Contributor: Gopal Mandal, Assistant, Branch Office Pokhariya, Parsa*

## With Nirdhan support, Kumari generated employment

Kumari Gurung was born on 12 October 1989 in the family of Kumar Gurung (father) and Ram Maya Gurung (mother) in Navarangi Tole, Ward 12, Bharatpur Sub-Metropolitan City, Chitwan District. Her childhood was spent in an ordinary rural environment. She states that she got an opportunity in studying till grade 8. She was married in 2010 to Sun Bahadur Lama of Ward 5, Thori Rural Municipality, Parsa District. Though she has no children, she has a family of six-members. The economic status of the family was weak. As it became difficult in managing household expenses with the income of her spouse as a teacher, she thought of engaging in some income-generating activities.



In 2015, Subarnapur Women's Group was formed under Nirdhan Vijayabasti branch. She became member of that group. She invested her first loan of NPR 40 thousand in stationary shop. She continued availing loan facilities including NPR 60 thousand in second year, NPR 100 thousand in third year, NPR 150 thousand in fourth year and currently NPR 200 thousand and engaged even in tobacco farming. She has properly utilized the loan facility. For her, it has become convenient in repaying loan installments and also saving regularly. She states that, repayment of the lump-sum loan in installments has been easier. Residing currently in Chhetriline, Ward 5, Thori Rural Municipality, Parsa District, she has been operating a fancy shop in Subarnapur Bazar. She makes monthly income of about NPR 40 thousand with fancy shop including cosmetics and stationery as well as tailoring. With the income from the shop, she has managed to acquire one Katha residential land in the Hulaki road. She has also employed a woman.

Kumari states that her spouse fully supports in her business. She further states that she is very happy to witness transformation in her life through support and advice from Nirdhan Vijayabasti branch. She has now been advising the village sisters confined within the household that their economic status could be improved with proper utilisation of loan facility and savings through affiliation in the groups.

*Contributor: Manoj Kumar Yadav, Junior Assistant, Branch Office Vijayabasti, Parsa*

## Happiness returned in Pramila's life

Pramila Lama was born in 1984 as the first child in the family of Ram Bahadur Lama (father) and Maili Maya Lama (mother) in Churiyamai. She could not have access to education given the poverty and illiteracy at maternal home and the social tradition of barring the girl child from education. Her childhood was spent assisting the parents in the household chores. She was married in 2004 in Ward 8, Hetauda Municipality following the social tradition. In her early ages, she gave birth to a daughter after marriage.

As her spouse was in foreign employment, family income was good. As she was spending the family life happily, she faced a major crisis in 2006 that separated her from her spouse. Finally, she had to divorce her spouse. Thereafter, she had to shoulder all responsibilities including the household affairs and education. As she had much troubled life, she thought of and also went in foreign labour. But, she could not succeed there as expected and faced continually the economic crisis. In 2007, she came in contact with Nirdhan staff who was there for group formation. As Nirdhan staff briefed her on all aspects, she together with others formed a group and started the transaction. First, she availed NPR 75 thousand loan and started a beauty parlour shop and managed to repay the loan installments from the business. Thereafter, she kept on availing loan facilities and currently using NPR 250 thousand in operating beauty parlour and fancy shop.



She states that, she has ensured education of her daughter up to grade 10 in the nearby Boarding school. She further states that she has employe a local in her business. She has been keeping monthly NPR 500 in the Samriddhi Savings of the institution. She has over NPR 40 thousand in her personal savings account. Recently, she has acquired a parcel of residential land in Hetauda Bazar.

Pramila sentimentally reflects, “Had Nirdhan not supported me at that time, I would not have reached at this stage.” As such, Nirdhan brought my happiness back. She shares with other sisters that success could be achieved if moved ahead with courage and dedication. She requests all not to remain aloof with their problems, but to progress like herself through utilisation of Nirdhan loan facility.

*Contributor: Krina Sujakhu, Assistant, Branch Office Hetauda, Makawanpur*

## Laxmi: Life transformed through tailoring and cosmetics shop

Resident of Dobato, Ward 4, Thaha Municipality, Makawanpur District, the 30 years old Laxmi Lama is known as a successful entrepreneur. Born in February 1991 in the family of Prem Kumar Rai (father) and Nabindra Kumari Rai (mother) in Mulpani, Bhojpur District, her childhood was spent in poverty and scarcity. Educated up to grade 8, she got married in November 2010 to Siddhartha Lama of Dobato, Ward 4, Thaha Municipality, Makawanpur District, after three years of love affair. Her family life is being spent happily with her kind manners and her two children are studying in a school. As the locality of Palung is with fertile land for vegetable farming, she also could not spare herself from vegetable farming. She has been transacting on saving and loan forming Sundarbasti Women's Group in 2015 with proper understanding on the rules and regulations of Nirdhan.



She took training on vegetable farming from Nirdhan after affiliation in the group. She first availed a loan of NPR 30 thousand in December 2015 and started commercial vegetable farming including cauliflower, cabbage and tomato. Thereafter, she has availed loan of NPR 60 thousand twice and NPR 100 thousand for expansion of her commercial vegetable farming. With good income from vegetable farming, her self-confidence increased further. As she has also taken 3-months sewing and cutting training, she started cosmetics and tailoring business in 2018 with NPR 100 thousand loan. With very good business and track record in financial transaction, she has established herself as the first member availing NPR 400 thousand loan facility from Palung branch. Currently, she makes about NPR 80 thousand income per month from fancy and tailoring business.

With six years of untiring hard-work, she has experienced various businesses including vegetable farming, cosmetics, fancy and tailoring. Laxmi has been an example that, if there is hard-work, dedication and perseverance, there are opportunities of employment in the homeland as well. Expressing her sentimental attachment with Nirdhan, she thanked the institution for all of its support and confidence till date.

*Contributor: Dhruba Raj Gurung, Assistant, Branch Office Palung, Makawanpur*

## Sangeeta: Enjoying with the buffalo farming

Resident of Shikhar Danda, Ward 5, Rapti Municipality, Chitwan District, Sangeeta Lopchan has been engaged in vegetable farming together with buffalo farming. She has been making a monthly income of about NPR 30 thousand from buffalo and vegetable farming after deducting all expenses. Her elder daughter has cleared grade 12 and younger daughter is in grade 12 and the son is in grade 10. She states that she has been able to make a 3-room well-constructed house as well as 7 Katha arable land out of the income from the business. Initiated with a calf, her business has now 2 milch buffaloes and 2 calves.



She was born in 1981 in Khairang, Makawanpur District. At her maternal home, they had a 9-member family including 5 brothers, 2 sisters and parents. She states that the economic condition at the maternal home was weak and the family was somehow sustained. She was married in 1995 to Jit Bahadur Lopchan of Sikhar Danda, Chitwan District. Her spouse was a teacher. She gave birth to 2 sons respectively in 1997 and 2000 and a daughter in 2004.

In 2004, she got affiliated to Nirdhan group and started vegetable farming with a loan of NPR 10 thousand. Together with vegetable farming, she thought of keeping a buffalo as well and thus purchased a calf with the second loan of NPR 20 thousand. Then after, she continued availing loan facility and expanded the business. As the business generated good income, she has invested another loan of NPR 300 thousand in buffalo farming. She shares that, she never faced difficulty in furnishing the loan repayment installments. She has also continued with monthly savings of NPR 1 thousand in Sambriddhi Savings. She has also added necessary furniture and other items at home out of the business income.

She has been advising the member sisters in the Centre to utilize properly the loan facility as this helps increase the income. She states that the institution has played a role of the guardian for the rural women as it also gives skill-oriented training together with loan facility.

Sangeeta heartily thanks and expresses best wishes to Nirdhan for its contribution enabling her in reaching at this stage and states, "If you wish to do some business, do join Nirdhan today; pursue income-generating activities availing loan facility; make proper utilization of the loan; project your skill and hard-work; be self-reliant and save for the future."

*Contributor: Rishi Ram Timilsina, Assistant, Branch Office Bhandara, Chitwan*

## Aaiti Maya: Transformed life

Resident of Ward 8, Kalika Municipality, Chitwan, Aaiti Maya is a successful entrepreneur. Starting with the domestic goat farming, she has now been the owner of a furniture industry. She has been able to employ 5 persons in the furniture business and ensure higher education for her 3 sons. She states that the monthly income is over NPR 100 thousand after deducting all expenses. Her thatched-roof house has now been converted into a well-constructed tiled-roof house and she has acquired 10 Katha land from the business income.



She was born in 1978 as the first child in the family of Sukaman Tamang (father) and Kanya Tamang (mother) in Ward 8, Kalika Municipality, Chitwan. She was married in 1996 to Hasta Bahadur Tamang of the same locality. As she was married to low-income family, her life could not be enjoyable as she expected. Her spouse had to labour in a furniture shop in Tandi to earn the family livelihood. She faced a lot of difficulties due to vulnerable economic condition. Around 2006, she learnt from a neighbouring sister on collateral-free, group-based Nirdhan loan targeted towards the hardworking village women aspiring to become self-reliant. With this learning, she also thought of doing some business. She visited the nearby branch in Tandi to learn more on the services and facilities of the institution. In June 2006, with proper understanding on institutional rules, she got affiliated in Shaktikhor Women's Group formed in Shaktikhor Rural Municipality-8.

Initially, she started the business purchasing 7 local goats from the loan of NPR 10 thousand. With due care, the goat farming prospered gradually. As the income increased from the business, she further availed a loan of NPR 15 thousand and purchased 2 cows. In between, her spouse desired for foreign employment that she objected and encouraged him to work in the homeland. As her spouse had the skill and knowledge on furniture, she advised him to open a steel furniture industry with Nirdhan loan. In 2014, she started the furniture industry with a collateral-based Nirdhan loan of NPR 300 thousand. She smilingly shares that, she not only furnishes her loan repayment installments on time, but also assists the hardworking sisters at times of their difficulty. She states, "Nirdhan made me an entrepreneur and saved my spouse and children from going the foreign land."

As it is said, no one knows when time takes turn in the life of a person, she also experienced the similar situation in her life. Starting with the goat farming business when it was difficult in managing two square meals after marriage, she has been successful in becoming the owner of the furniture industry. Aaiti Maya has been an example that, hardworking and proactive entrepreneurs aspiring for meaningful deeds, if supported by institutions, could progress well.

*Contributor: Gopal Prasad Damase, Senior Assistant, Branch Office Tandi, Chitwan*

## Nirdhan became the companion in need

Resident of Govinda Chowk, Ward 17, Bharatpur Metropolitan City, Chitwan District, Rama Wagley is well-known as a successful entrepreneur and courageous woman. She has been operating grocery, LP gas and cosmetics shop registering 'Ruchita Khadya Store.' Her daughter is studying in BBA first year. She states that, she has acquired 10 Dhur land in Barampur with business income and also invested in shares of Email Academy in Baneshwor, Kathmandu.

She was born on 30 July 1977 as the fourth daughter in the family of Uday Nath Wagley (father) and Ishwora Wagley (mother) in Parbatipur (Ratanpur), Ward 24, Bharatpur Metropolitan City. She gained higher secondary level education in the village. She was married on 30 January 2001 to Hare Ram Poudel of Govinda Chowk, Bharatpur Metropolitan City 17. At the beginning, she was managing household expenses with the income of her spouse working in India. She gave birth to a daughter after marriage. Then after, her spouse went for foreign employment in Malaysia.

On 29 December 2015, she got affiliated in the Nirdhan group. First year, she availed a loan of NPR 60 thousand and used in grill business. Then after she further utilized loan facility of NPR 100 thousand and NPR 150 thousand for the grill industry. The days were being passed in happiness. But in 2019, the sorrowful days began as her spouse was diagnosed with cancer. She had to spend a huge sum disposing off her land for medical check-up in several hospitals and medication. At last, her spouse passed away. She states that she is thankful to Nirdhan for provision of NPR 5 thousand as the critical illness relief when her spouse was diagnosed with cancer and NPR 28 thousand from insurance after death of her husband.



She sold the grill industry after illness of her spouse and resumed cosmetics business with NPR 200 thousand loan. Leaving the grill industry behind, she engaged in sales of grocery, LP gas and cosmetics items with the new shop 'Ruchita Khadya Store.' She has recently invested a loan of NPR 400 thousand in the business. She has been advancing in the business and ensuring higher education of her daughter with a determination despite of the departure of her spouse. She is very happy as she could avail NPR 400 thousand loan from the institution without collateral.

Rama states that she faces no difficulty in paying the loan back in installments. She further states that they would further be indebted with the institution, should it enhance the volume of collateral-free loan for those with good track record in the group.

*Contributor: Jitendra Basnet, Assistant, Branch Office Bharatpur, Chitwan*

## Journey from a grocery to homestay

Resident of Madi, Chitwan, Dirpa Kumari Darai is a successful entrepreneur. The business that she initiated with poultry farming has now landed in a homestay traversing through grocery and meat shops. She has been successful in making a well-constructed house for the meat shop and grocery store out of the business income. She states that the couple is working hard these days in expanding the business.



Dirpa Kumari Darai was born in 1979 in the family of Chandra Kala Dhakal (mother) and Govinda Prasad Dhakal (father) in Basantapur village of Madi, Chitwan District. Given the economic condition at maternal home, she could avail formal education up to grade 8. She was married in 1994 to Raj Kumar Darai of Ramailo Danda village of Madi, Chitwan. She has 2 daughters and 1 son. Her 2 daughters have completed grade 12 and the son is studying pharmacy in grade 11.

Her life could not transform after marriage while earning livelihood in the village with wage labour. After some time of marriage, her spouse went for foreign employment. The foreign employment could not generate significant income. The family condition remained satisfactory as the earning sent home by her spouse was enough for meeting household expenditure. She consulted with her spouse in doing herself some business affiliating with Nirdhan, which was there in the village since 1996. She got affiliated in the institution in 2013. In the first year, she availed a loan of NPR 15 thousand and started goat and poultry farming. As the business prospered day-by-day, she met household expenses from business income and saved earning of her spouse. As the income from foreign employment started declining, her spouse came back home. Then after the couple expanded the business making a coop for poultry farming and also opened meat shop and grocery. She could ensure good education for children with good income. She states that, Nirdhan has played a great role in bringing significant change in her life.

Her business initiated with goat and poultry farming has now landed in a hotel/homestay traversing through meat shop and grocery. She states that she has made a building with two rooms with all facilities for homestay and soon that would come into operation. She has availed NPR 500 thousand collateral-based loan and NPR 300 thousand collateral-free loan for the building and business expansion. She has been keeping monthly NPR 1 thousand in Sambriddhi savings and she currently has a total of NPR 65 thousand in the account.

Dirpa states, “though there are many institutions engaged in the microfinance sector, I feel it convenient transacting with Nirdhan as this is very old institution in this field.” She commits for continued transaction on loan and savings with group affiliation as the institution has played significant role in expanding her business day-by-day resulting into improved economic status through proper utilisation of loan facility.

*Contributor: Navin Sharma, Assistant, Branch Office Madi, Chitwan*

## Padma: Nirdhan became the foundation

Resident of Sharadanagar 5, Chitwan, Padma Gurung is a successful entrepreneur. She states that, her poultry feed business generates monthly NPR 20 thousand after deducting all expenses. Her children also support her in the business and she has employed a full-time worker. Her elder daughter and son has studied up to grade 12 and younger daughter is studying in Bachelors' level. She has made a two-storied well-constructed house nearby the highway. She has also purchased a van for supplying the feed and acquired 10 Dhur residential land nearby Health Post.



Padma Gurung – born in 1970 as the eldest child in the family of Pahal Man Gurung (father) and Dhan Maya Gurung (mother) in India – was married in 1987 to Bhim Bahadur Gurung of Sharada Nagar 5, Chitwan. Raised in happiness in the family of an Indian Army, her married life could not be enjoyable compared to that in the maternal home. She had to face difficulties and shoulder the family burden as her spouse was unemployed with no good income source. To fulfill her family responsibilities, she started goat farming. She became very disturbed as the goat farming could not generate the expected income. As she was unable to pursue a meaningful business due to lack of money, she came to know from a neighbour about the staff from Nirdhan, Parsadhap forming a group and learnt about necessary documentation. She felt as if she found the God while in search of a stone, when she knew about the collateral-free loan and savings transaction with group guarantee based on the copy of the citizenship and a photo. In consultation in the family, she got affiliated in Health Post, Sharadanagar Centre No. 34 in August 2004 and started transaction.

She first availed NPR 12 thousand loan from the group and started a mill grinding the maize. As the business generated good income, she further invested a loan of NPR 20 thousand in the second year. She started poultry feed business as she saw a good scope for it given the poultry farms in the vicinity. She is currently engaged in the poultry feed business. As the business prospered well, she has invested further in the business with microenterprise loan of NPR 700 thousand. Her loan transaction is good and as per the rules. She has maintained regular savings since her affiliation in the group and she has a total savings of NPR 81 thousand together with monthly NPR 1 thousand in Sambriddhi savings.

Padma Gurung has been a best example that hardworking and honest individuals would always be successful. She repents that she could not ensure education for her son up to the level that she desired given her business responsibilities as her spouse is suffering from a stroke of paralysis since last 8 years. She spreads the message that one should not worry at sorrowful times and be careless during happiness and these are the cycles in the life as she struggled much in reaching the current position. She states that, she loves Nirdhan as it provides financial and non-financial services in a convenient way.

*Contributor: Amrita Paneru, Senior Assistant, Branch Office Chanauli, Chitwan*

## Success brought about with proper utilisation of loan facility

Bed Kumari Gurung, moved to Mugling together with her spouse for mechanical work, had never dreamt of becoming a hotel owner. It has almost been a dream for Bed Kumari in reaching at the current height in business with her hard-work and support from Nirdhan. She makes up to NPR 70 thousand income per month after deducting all expenses. She has been able to shift the hotel from the rented quarters to her own house that made acquiring 3 Ropani land in Benitar with the business income.



Bed Kumari Gurung was born on 2 May 1973 in an ordinary family of Dip Bahadur Gurung (father) and Kshetra Kumari Gurung (mother) in Ward 9, Mangalpur VDC, Chitwan District. Her childhood was spent in farming, wage labour and household chores. Despite of her being the sole child, she could avail education only up to grade 3 given the economic condition in the family. She was married to Krishna Gurung, a carpenter in the same village. She reached Mugling after marriage in search of a job and got affiliated in Mugling Branch of Nirdhan group in 2011. She availed NPR 30 thousand loan in the first year and started hotel business in Mugling Bazar. Then, she fixed solar in the hotel availing the Solar Energy Loan. As the business generated good income, she kept on investing in the business with subsequent loan facilities.

As the business generated good income, she shifted her two children from government school to boarding school. Currently, she has property and items worth NPR 1 million in her hotel. Besides hotel business, she has been keeping 10 goats, 22 pigs and 200 chicken. She states that, people have several wishes and desires and in pursuing her desire, she reached current stage of success with her hard-work and dedication.

Bed Kumari expresses her gratitude towards Nirdhan as the institution have had significant role in establishing herself in the current stage. She further states that she has been able to articulate on her learning in various avenues including political, social and local level meetings and that her image has been raised in the society together with income generation.

*Contributor: Babur Hamal Thakuri, Branch In-charge, Branch Office Mugling, Chitwan*

## Binita: A successful entrepreneur

Binita Neupane – born in 1989 in the family of Ammar Bahadur Neupane (father) and Goma Kumari Neupane (mother) of Ward 8, Tupche VDC, Nuwakot – was married in 2006 to Som Nath Rijal of the same locality. As she was married to low-income family, her life could not be enjoyable as she expected. It became very difficult even to manage two square meals in the family. She had to face much difficulty due to vulnerable economic condition.

In 2013, she relocated to Ghumti, Kalika 2 of Rasuwa. She learnt from a neighbouring sister on collateral-free, group-based Nirdhan loan facility targeted towards the hardworking and self-reliant village women. With this learning, she also thought of doing some business and went to nearby Nirdhan branch to learn more on the loan facility. With proper understanding on institutional rules, she got affiliated in Ghumti Women's Group formed in Kalika Rural Municipality 2 in May 2015 and transacting on loan and savings regularly. She has a 4-member family.



She first availed a loan of NPR 40 thousand and started a grocery shop renting a rolling shutter. The mall shop that prospered gradually has now been converted into a very big grocery store. She states that the shop generates a satisfactory income. She further states that the family income is over NPR 75 thousand after deducting all expenses. As she was availing loan facility time-to-time for business expansion, she has already availed the group loan of NPR 200 thousand. Her loan transactions are as per the institutional rules.

She has repaired her thatched-roof house and also made a one-story well-constructed house acquiring land that she rented out. Her spouse now drives their own vehicle and manages stock for the shop. She has also been active in savings since she started business with Nirdhan affiliation. She has kept over NPR 50 thousand savings in the institution. She has felt much relief since she started business with the institutional affiliation.

She has been a good example that hardworking and enterprising individuals if supported by the institutions could progress well. She has ensured education of her children in Kathmandu. She also engages in social work taking some time out of her business. She states that, becoming self-reliant in the business itself is a great success. All respects her deeds and self-confidence as her struggle is seen as an excellent example in the society.

Binita states that, she not only furnishes the loan repayment installments on time, but also supports the hardworking sisters in the group at times of their difficulty. When a daughter faces difficulty, only the maternal home supports economically. For her, Nirdhan is like her maternal home as it has helped at times of her difficulty extending loan facility without collateral.

*Contributor: Bishal Thapa, Junior Assistant, Branch Office Kalikasthan, Rasuwa*

## Sapana: Woman of struggle

Sapana Giri was born in 1986 as the eldest among the four children in the family of Mailo Giri (father) of Ward 5, Shivapuri Rural Municipality, Nuwakot District. Her childhood was spent with difficulty taking care of siblings, fetching firewood and fodder and farming as the family had the misconception that the girl child should not be educated. At the age of 15 years, she was engaged in household chores at her aunt in Kathmandu together with learning the knitting and sewing. Later, she got an opportunity to work in a hospital.



As the days were passing-by, at the age of 24 years, she got introduced with a small doughnut entrepreneur in Kathmandu, Ram Kumar Adhikari, permanent resident of Suryamati 3, Nuwakot. She married with him and saved some amount from the business in four years. In between, she gave birth to her first daughter. As it became difficult doing business in Kathmandu with a child in rented quarters, they returned back to their village in Nuwakot.

As they had no ancestral property, they built a small house in the residential land acquired from their earning while in Kathmandu and engaged

in goat and poultry farming. They also engaged in a small doughnut business in a rented quarter in Bazar area. The devastating earthquake of 2015 reduced their house to ruins. At these difficult times, they were not discouraged and continued the doughnut business with a rented quarter in Dhikure Bazar. After some time, they started to make a new house acquiring 8 Aana land in Ram Mandir, a bit far away from Bazar area with the business income supplemented with some amount in loan.

She left the rented quarter and shifted to their simply made new house and thought of delivering the doughnut made at home with motorbike. She was then in need of capital as she had expanded the business together with the construction of new house. In 2017, she learnt on the Nirdhan financial services being extended conveniently and took necessary information visiting the institution. In July 2017, she got affiliated to Ram Mandir Pancha Kanya Women's Group. She felt the arrangement of collateral-free Nirdhan loan on group guarantee and repayment in installments as very convenient. In July 2017, she availed the first loan of NPR 60 thousand and extended the doughnut shop with grocery items in her house.

Then after, she expanded her business availing subsequent loan facilities including the second loan of NPR 100 thousand, third loan of NPR 150 thousand and NPR 100 thousand in the fourth year. She exchanged her land with 2 Aana land close to her house and further expanded the grocery shop registering it with the name of 'Sandhya Store.' At present, she has been availing NPR 300 thousand loan facility. She has been ensuring education of her daughter in a boarding school and easily managing repayment of loan installments with the income from the grocery, doughnut and sweets items. Currently, economic condition of her family has improved.

Sapana states, "Nirdhan has a significant role in improving my economic condition. The success is guaranteed if loan facility from the institution is properly utilized. The institution has contributed in establishing many sisters like me as entrepreneurs through provision of collateral-free loan and financial literacy program for the poor and land-less. I wish to thank Nirdhan, the institution helping all in becoming the entrepreneurs.

*Contributor: Umesh Pokhrel, Assistant, Branch Office Dhikure, Nuwakot*

## Masina's life transformed through business

Masina Poudel was born on 4 August 1982 in an ordinary family in Ward 5, Nilkantha Municipality of Dhading District. She shares that she could study up to grade 9 as their family was engaged in farming with limited income. She was married in 1998 and after the birth of the first child in 2001, the family expenditure and burden increased. As the life was being spent ordinarily in the joint family, they made a small house and separated from the joint family in 2003 and she gave birth to the second child. She had been managing the life in the village setting, raising the children as well as farming. The income from the farming in the small parcel of land allotted to them was not enough to sustain the family well. She then thought of engaging in animal husbandry and some business so as to improve the income and their life.



In 2018, from a staff from Nirdhan Galchhi Branch, she got all information related to the program, objectives, investment, savings and other social programs of the institution. She then consulted her spouse and got affiliated in the group following the training.

She smilingly shares on the use of the group loan facility in different cycles – NPR 75 thousand in the first year that she invested in a grocery shop; again NPR 75 thousand in the second year; NPR 125 thousand in the third year invested in poultry farming; and NPR 250 thousand in the fourth year invested in commercial goat farming registering a firm. Currently, they have kept goats worth NPR 500 thousand and 500 chicken as well as taken on lease 15 Ropani land for 5 years for fodder grass farming and coop. Likewise, she has been managing a grocery shop at home with stock worth NPR 200 thousand.

Masina shares that, currently her monthly income is about NPR 60 thousand. In the village, she has been able to acquire the assets worth NPR 200 thousand and she is known as a successful entrepreneur. Her son and daughter are studying in reputed colleges in Kathmandu. She states, “Currently I am repaying monthly installment of NPR 15 thousand as well as saving NPR 1 thousand 1 hundred from business income. I thank Nirdhan for bringing happiness in our family through provision of investment in commercial farming, animal husbandry and other businesses so as to uplift the rural families lagged-behind economically.” She advises other sisters as well to transact on loan and savings with group affiliation as proper utilisation of loan facility leads to economic progress.

*Contributor: Raju Poudel, Centre Mobilizer, Branch Office Galchhi, Dhading*

## Journey towards a successful micro-entrepreneur

Permanent resident of Tripura Sundari 7, Dhading District and currently residing in Ward 11, Nilkantha Municipality, Bishnu Timilsina, the mother of a son and a daughter, has now become a successful and enterprising women in the society operating the hotel business. She has been able to make her present life convenient and enjoyable through her hard-work, dedication, honesty and determination leaving behind her past life marked with family hassles.



She started Sukaura Hotel in Taribesi after her return to Dhading spending few years in Pokhara. She faced some difficulty in the business and in June 2016, she got affiliated in Nirdhan group and continued her business availing loan facility. She has been able to make a monthly income in the range of NPR 50 thousand to 150 thousand through expansion of her business with proper utilization of both collateral-based and collateral-free loan facilities as per institutional rules.

Bishnu is well-known as a person to follow in her field bringing in added happiness in the family life. She could resolve the issues in life converting those into opportunities. She states, “Life is a confluence of problems and issues. If one heads towards the set objectives with hard-work and honesty resolving the issues and converting those into opportunities, the success comes to the door-steps.” She has been able to become an inspirational person in the field with the established identity of a successful micro-entrepreneur operating the hotel business with hard-work and honesty.

*Contributor: Bishnu Prasad Adhikari, Assistant, Branch Office Tripureshwor, Dhading*

## Maiya Sunar: Enjoying with goat farming

Maiya Sunar born in an ordinary family in Godavari-2, Lalitpur District has availed formal education up to grade 7. As she was spending her days with household chore and farm labour, she got married at the age of 20 years in 2000 to Raj Kumar Sunar of Dakshinkali 1, Kathmandu District. For her, it was very difficult in assimilating in the family environment after marriage on one hand and at the other hand, there was difficulty in managing daily household expenses in lack of dependable income source.



The family, sustained with wage labour for few years after marriage, experienced added economic burden with the increase in the family size and her spouse left for foreign employment. She had to face the challenges of upbringing her 3 daughters and a son. As the increased family expenses could not be managed with the sole income of her spouse, she also thought of engaging herself in some business but she lacked needed capital. While she could not find any avenue for the capital, she learnt on the collateral-free, group-based loan investment made by Nirdhan Dakshinkali Branch to the women. In 2015, she got affiliated to the group and till now transacting on loan and savings.

Initiated with the first group loan of NPR 40 thousand for piggery, she continued the business with subsequent loan facilities of NPR 100 thousand, NPR 150 thousand and NPR 200 thousand. Currently, she has also been engaged in goat farming with NPR 350 thousand loan. Likewise, she has 15 pigs and a vegetable farm.

Maiya has been able to acquire 2 Ropani land from the business income and also ensured education of all children in good school. At present, her spouse is also supporting her in piggery leaving the foreign employment. She states, “Nirdhan has helped advance the women with skill and spirit but without capital towards the path of entrepreneurship through provision of collateral-free loan facility and non-financial services.”

*Contributor: Usha Balami, Centre Mobilizer, Branch Office Dakshinkali, Kathmandu*

## Jyoti: A hardworking and successful entrepreneur

Jyoti Giri - born in 1986 in the family of Laba Raj Giri (father) and Maiya Giri (mother) in Katike Deurali, Kavre 4 - was married to Raju Giri of Kumaiti, Nagarjun Municipality 7, Kathmandu District. She states that her maternal family was small with good economic status and that she is simply literate. As she was thinking to improve her married life, she learnt in 2014 that Nirdhan has extended its branch in Ramkot.



She contacted Nirdhan Ramkot branch office. In March 2015, she got enrolled in Kumaiti Women's Self-reliant Group after understanding all details and transacting on loan and savings regularly till date. She has a 4-member family.

She availed NPR 40 thousand loan in the first year after affiliation in Nirdhan group and started commercial vegetable farming. As her business prospered gradually, she now has taken 3-4 Ropani land on lease at monthly rental of NPR 5 thousand where she is engaged in tunnel vegetable farming. She has been availing loan facilities as needed and currently using both ordinary and seasonal loan facility of NPR 300 thousand continuously. She has been operating her business with farming a variety of vegetable in 3-4 Ropani land and selling in wholesale and retail in various places in Kathmandu. She states that, her business started with few thousand Rupees has now reached annual sales volume of NPR 500 thousand and NPR 1 million. She is buying vegetable seeds from various places in Kathmandu as the price here

is lower compared to those in other places resulting into increased profit. She states that she is fully occupied herwith the business during day time and that she has also engaged 2 workers in the business as the buyers from Nagarjun and other places keep on visiting her farm. She has been ensuring education of her daughters in boarding school with the income from vegetable farming. She has converted her old house into a well-constructed house and also acquired 4 Aana residential land in Nagarjun.

As she was motivated in savings since her affiliation in Nirdhan, she now has saved over NPR 100 thousand with Nirdhan. She states that she has also been active in social work and that she has been receiving good support from her spouse.

Jyoti shares that Nirdhan loan facility has encouraged her in becoming a successful vegetable entrepreneur. Nirdhan loan has been a great support at times of difficulty in expanding business despite of willingness in lack of capital. She states that, it takes not much time in prospering the business if loan facility is utilized properly and the future is bright for those who pursue the business continuously without feeling difficulty and being hopeful.

*Contributor: Kalpana Khanal, Branch In-charge, Branch Office Ramkot, Kathmandu*

## Gita became an example in the village

Gita Khadka was born in January 1989 in an ordinary family of Tulak Bahadur Acharya (father) and Sukra Kumari (mother) in Jarsingpauwa, Kathmandu District. She lost her mother in her early years and left education in grade 5. She was married in 2004 to Dinesh Khadka of Ward 4, Kageshwori Manohara Municipality. She became mother of 2 children within 5 years of marriage. As both her spouse and brother-in-law were studying, the economic condition of the family was not so good and it was difficult managing the household expenses. Then, she used to cover the expenses engaging in household farming and farm labour.

As the time passed by it became difficult in managing the household expenses and education of the children. She used to think through doing some business in covering the expenses but could pursue nothing due to lack of capital. She learnt from a neighbouring sister that Nirdhan has invested collateral-free loan forming the groups in the villages. With this learning, she was very pleased and thought of saving as well as availing collateral-free loan for cow farming and got affiliated in the group in February 2016.

In July 2016, she purchased a cow with the first year loan of NPR 60 thousand. She was discouraged with not so good income as the cow was of local breed. She however managed to pay-back the loan and availed NPR 100 thousand in the second year that she utilized in adding another cow and engaged her spouse in selling the cow milk. Her spouse was in a lower position in a manpower company and used to help in household chores in the morning and evening. As her family was expanding, she continued her business with additional loan facilities of NPR 150 thousand and NPR 100 thousand respectively. In the meantime, the company where her spouse used to work was closed due to COVID-19 pandemic. Then they felt the importance of own business however small that may be and thought of engaging in commercial dairy cow farming. She garnered enough courage and availed another loan of NPR 300 thousand and expanded her business making a cow-shed in her ancestral land, half-an-hour in distance from her residence, and she now has 6 Jersey cows and 2 calves. The business that she started small has now been converted into a big business. She states that she now makes monthly income of NPR 150 thousand. She has been repaying loan installments regularly, ensuring education of her two daughters in good school and managing the household expenses.



There has been considerable change in the life of Gita before and after her affiliation in Nirdhan group. She states, "Had not I worked hard, I would not have enjoyed current happiness." She further states that the collateral-free loan has encouraged her in doing business. She openly praises that the Self-reliant Group System of Nirdhan is better than other systems. She expresses her heartfelt gratitude towards Nirdhan as her life was transformed through its support, suggestion, and counselling. Finally, she states that the lifestyle of the women in the society has changed with changes in their economic condition through Nirdhan affiliation.

*Contributor: Narayani Aryal, Branch In-charge, Branch Office Gagalphedi, Kathmandu*

## Radhika: Buffalo farming made her entrepreneur

Radhika Bhandari was born in January 1981 as the third child in the family of Govinda Bahadur Sapkota (father) and Parbati Sapkota (mother) in Ward 1, Kuntabesi, Kavre District. With the education up to grade 3 only due to farming-dependent and economically weak family, she was married at the age of 20 years in 2001 to Binod Bhandari of Bhandari Tole, Tikathali, Lalitpur District. There was merriment in the family for few days after marriage. But, with the birth of a child, the economic condition of the family weakened.



As her spouse had no job, he went for foreign employment. However, it became difficult managing the household expenses and education of the children with the earning sent in by her spouse. She was thinking of keeping a buffalo with her earning from wage labour but the amount was not enough. In the meantime, she learnt on the group formation by Nirdhan staff in the village. She also formed Siddeshwor Women's Self-reliant Group in the nearby village.

Though she was affiliated in the group, the sisters in the group did not entrust her a big loan as her economic condition was weak and her spouse also did not have good earning. She started buffalo farming with NPR 40 thousand loan in the first year. That loan proved to be the catalyst in her life. As the business generated good income, she added two buffalos with NPR 100 thousand loan in the second year. She thought of doing vegetable farming as the buffalo dung was unutilized. In the third year, she availed NPR 175 thousand loan and started vegetable farming taking on lease 5 Ropani land. Her business have had good impact in the neighbourhood. As such, she gathered the sisters in the locality and formed Bhandari Tole Women's Self-reliant Group and got herself also enrolled there. As she made up to NPR 400 thousand in a season with seasonal and off-season vegetable farming, she called her spouse back home. She then took NPR 200 thousand loan and started a grocery and dairy business. She has expanded her business with another loan of NPR 300 thousand as the grocery and dairy business generated good income. She became a successful entrepreneur with her hard-work and support from her spouse as well as collaboration with Nirdhan. She has ensured nursing education for her daughter and son is in private school.

Radhika has been managing 4 milch buffalos, vegetable farming in 5 Ropani land and a grocery and dairy business. She states that she makes monthly NPR 60 thousand income from milk sales and vegetable farm and grocery also generates good income. She is happy as she became a successful entrepreneur and example women with her hard-work. She states that Nirdhan has contributed much in her becoming a role model and that she has shown that one could succeed in homeland as well with hard-work as she earlier used to depend on earning from foreign employment and farm labour. She states, "There has been significant change in my personal life due to support, care, advise, suggestion and counselling from Nirdhan. I am proud that I could become a successful entrepreneur by becoming a Nirdhan member and that my prestige has been enhanced at the local level."

*Contributor: Ambika Karki, Centre Mobilizer, Branch Office Tikathali, Kathmandu*

## Devika's contribution in quality education

Devika Nepali, born 34 years ago in Ward 3, Godavari Municipality, Lalitpur District, is a Montessori School operator. She has had an inter-caste marriage with Santosh Karki of Kathmandu and lives in a 4-member family including 2 sons. She managed to continue her studies up to grade 12 though she lost her parents in early ages.

She had a thought of operating a Montessori School while she was engaged in teaching for two years. But, she lacked sufficient funds for establishing the school. She was lucky to find the Anugraha Montessori School, established in 2014 for sale. She purchased the school with the loan support from her friends and has



been operating since 2017. She has been affiliated in Dharapati group under Thecho branch of Nirdhan opened in 2015. She first availed the collateral-free group loan of NPR 40 thousand and subsequently availed loan facilities of NPR 100 thousand, NPR 150 thousand and NPR 200 thousand respectively that she invested in the Montessori School. In her school, Play Group, Nursery, LKG and UKG classes are being conducted.

She states that, the school operated initially with NPR 60 thousand has now an investment worth NPR 1 million. She further states that, last year the school faced difficulties in operation due to COVID-19 and this year she invested in the new building and operated the school in a child-friendly environment following health safety standards. She states that the school generates annual profit of up to NPR 900 thousand after managing monthly rental of NPR 60 thousand and salaries of 10 teachers ranging from NPR 7 thousand to NPR 15 thousand.

She states that the school currently has 78 students, which continues to grow. The school has been established as an example in the locality together with the support from the guardians and Nirdhan as well as due to dedicated and hardworking teachers and students. Her spouse has a tailoring shop in Godavari, Taukhel. She helps her spouse in the shop during holidays. She states that she saves up to monthly NPR 2 thousand at Nirdhan. She has been contributing towards quality education as a successful educational entrepreneur with her experience and dedication.

Devika, as a source of inspiration to all, states, "I thank the institution for the loan facility and needed advice and suggestions entrusting the land-less and poor women aspiring to advance but confined within the households due to lack of capital like me. One who undertakes business with courage and hard-work meets with success one day and I request other sisters as well to get affiliated with the groups of the institution."

*Contributor: Ambika Bista, Centre Mobilizer, Branch Office Thecho, Lalitpur*

## Uma Khatri: Woman of struggle

Uma Khatri, born on 9 July 1980 in Katari, Udayapur District was married in 2002 to Roshan Khatri of Changu Narayan 5, Bhaktapur. In 2015, she got affiliated to Champhetar Women's Group formed under Chhaling, Bhaktapur branch of Nirdhan and availing financial and non-financial services. With a 6-member family, she has first availed a loan of NPR 35 thousand. In 2016, she availed NPR 100 thousand loan and started business



purchasing a cow. She has already availed NPR 1 million 160 thousand loan facility in total and invested in the business together with NPR 300 thousand in September 2020. Initiated the business with a Jersey cow, within a year, she has called her spouse back from the Kathmandu job and engaged him also in the business. At present, her farm has a total of 12 Holstein cows including calves. She states that she has been selling in average 40 litres of milk per day.

Now, she has also been engaged in vegetable farming in 23 Aana land besides the dairy cow farming. She states that, she has been making a net profit of NPR 60/65 thousand from the dairy cow farming after deducting the expenses. She further states that the business suits her and taking dairy cow farming as main business together with vegetable and potato farming as the side business. Managing both the businesses together, she has been able to save monthly NPR 60/65 thousand after household expenses as well as costs of education for 4 children.

Uma Khatri expects continued support from Nirdhan as the financial support from the institution has been the encouragement in her success together with the help and advise from her spouse and children.

*Contributor: Rabi Kumar Gurung, Branch In-charge, Branch Office Chhaling, Bhaktapur*

## Sanu Maya: Enjoying her own business

Sanu Maya Tamang, born in 1978 as the second child in the family of Tilak Bahadur Tamang (father) and Gyani Maya Tamang (mother) in Sankhupati Rural Municipality 2, Kavre had a 4-member family including an elder brother. As she lost her father in the early ages, the economic condition of Sanu Maya's family was very weak. At her maternal home, she spent her days herding the cattle and helping her mother in household chores. She was married at the age of 20 years in 1993 to Chandra Tamang of an ordinary family in Simpani Chhap, Ward 8, Purana Gaun Rural Municipality, Kavre.



Her days after marriage was also being spent in subsistence farming and animal husbandry. She gave birth to 2 children. As the family economic condition was very weak, they shifted to Dapcha Bazar in 2011 with a thought of doing some business. At a time when they were unable to operate the business that they thought of due to economic condition, in 2015 she got affiliated in a group of 10 sisters formed under Chhatrebanjh branch of Nirdhan. She has been transacting on loan and savings till date and she has a 4-member family.

The hardworking Sanu Maya first availed the group loan of NPR 40 thousand and operated a tea and snacks shop. As the shop generated good income gradually, she continued availing subsequent loan facilities for business expansion including NPR 100 thousand, NPR 150 thousand and NPR 200 thousand and now operating a grocery shop as well. She states that the hotel and grocery generates good profit.

The hotel business that Sanu Maya started has now prospered well with the hard-work of both the couple and collateral-free loan from Nirdhan. She states that the hotel and grocery business generates monthly NPR 50 thousand income after deducting all expenses. With the income from the business, she has been ensuring good education for her 2 children. As she learnt on savings as well with the institutional affiliation, she now has saved over NPR 95 thousand in the institution. She has made a two-storied house in the local Bazar from the business income. She furnishes her loan repayment installments on time and also suggests the group members in becoming a successful entrepreneur and good member/client through availing and using properly the loan facility.

*Contributor: Srijana Thapa, Assistant, Branch Office Chhatrebanjh, Kavrepalanchowk*

## Mina Devi: A successful entrepreneur

Mina Devi Bhattarai, aged 47 and born in Dhusine, Ward 5, Indrawati Rural Municipality, Sindhupalchowk District is a successful hardware entrepreneur. As she was thinking to expand her business, she learnt in 2017 that Nirdhan has come to Nawalpur Bazar in Indrawati 4. She has been transacting on loan and savings affiliating herself in Takure Women's Self-reliant Group. The permanent resident of Takure, Indrawati 4 since the last 30 years, she has a 5-member family including 3 sons.



After affiliation in the group, she availed NPR 60 thousand loan in the first year and invested in hardware business. She continued availing loan facilities subsequently including NPR 100 thousand in the second year, NPR 200 thousand in the third year, NPR 300 thousand in the fourth year and NPR 300 thousand collateral-based loan, which she invested in hardware business as well as in vegetable farming. Recently, she has availed NPR 500 thousand microenterprise loan for additional investment in the business.

Her hardware business currently has a stock worth about NPR 2 million 500 thousand and vegetable farm worth NPR 200 thousand. She states that the daily sales volume of hardware items is over NPR 14 thousand. She has currently been producing and selling seasonal vegetables and cereals as well as keeping buffalos and selling milk. She further states that the business generates monthly income of about NPR 45 thousand. Her one son is studying Overseer and two sons are abroad. She has also engaged her spouse in the business. She has been able to make a 4-room well-constructed house in the village and acquire 4 Aana residential land nearby Nawalpur Bazar.

She smilingly shares that, her success has not only made her family proud but also enhanced the prestige of the village. She states that though she was married to a poor family, they could reach at this stage in the life with the continued hard-work of the couple. She credits Nirdhan for its investment and confidence that has helped in generating increased income compared to the past.

Mina Devi states. "It is said that, grains could be grown even in the sand with hard-work, I have learnt the same lesson from Nirdhan. With Nirdhan affiliation, I learnt on business promotion, importance of savings and benefits of the group and became an example in the village of a successful entrepreneur."

*Contributor: Til Prasad Bhattarai, Branch In-charge, Branch Office Nawalpur, Sindhupalchowk*

## Man Kumari: The happiness brought about by Nirdhan

Man Kumari Tamang - born in 1995 in the family of Bam Bahadur Tamang (father) and Aaiti Tamang (mother) in Tamang Gaun, Ward 3, Barhabise Rural Municipality – was married in 2010 to Pema Dorje Tamang of Berna, Ward 5, Jethal Rural Municipality, Sindhupalchowk District. As she was married to low-income family, her life could not be enjoyable as she thought of. For earning family livelihood, her spouse had to go to Tibet or foreign employment. She faced much difficulty due to separation from her spouse and vulnerable economic condition.

One day, she came to know from a neighbouring sister on collateral-free group-based Nirdhan loan investment targeted to hardworking and self-reliant village women. With this learning, she also thought of doing some business. With much contemplation, she visited nearby Nirdhan office to learn more on the loan facility. In December 2014, after understanding well on the institutional rules and regulation, she got affiliated in Barnabhumisthan Self-reliant Women's Group formed in Ward 5, Lisankhupakhar Rural Municipality and transacting on loan and savings till date. She has a 5-member family.



She first availed NPR 40 thousand group loan and purchased two goats of improved stock. The goat farming improved well with due care and currently she has been busy with 8 goats as well as vegetable farming in 5 Ropani land. She has utilized the income from goat farming and vegetable farming for operating a beauty parlour and tailoring shop in Sildhunga Bazar. She has also been training two persons on sewing and weaving. As her business prospered further, she called her spouse back from foreign employment and engaged him also in the business. As she has been availing loan facility for business expansion as needed, she has already invested NPR 200 thousand group loan in the business.

She states that her business generates monthly income of up to NPR 35 thousand after deducting the expenses. She has been active in generating savings as well since her affiliation in Nirdhan. Currently, she has managed to save over NPR 67 thousand at Nirdhan. She has felt that she received much of the financial assistance since she started business with Nirdhan affiliation. She has been making a well-constructed house in place of her old house.

Man Kumari has been a good example that the hardworking and enterprising individuals if supported by the institutions could progress well. She has enrolled her son in Greenland Boarding School. Today, the society has not only taken her deed as an example, but also respected her self-confidence. She smilingly shares that she has been furnishing the loan repayment installments on time and supporting the sisters at times of their need.

*Contributor: Surya Bahadur Pyakurel, Accountant, Branch Office Jethal, Sindhupalchowk*

## Lal Kumari: The exemplary entrepreneur

Lal Kumari BK - born in September 1977 in the family of Gambhir Bahadur Kami (father) and Mana Maya Kami (mother) in Ward 7, Likhu Rural Municipality – was married in 1993 to Dil Bahadur BK of Ward 3, Ramechhap Municipality, Ramechhap District. As she was married in a low-income family, her life could not be enjoyable as she expected. As such, her spouse had to go for work in Koilakhani, Shillong, India for earning the family livelihood. She faced much difficulty due to vulnerable economic condition in the family.



In the meantime, she came to learn from a neighbouring sister on collateral-free, group-based Nirdhan loan targeting the hardworking women with poor economic condition. With this learning, she also thought of doing some business. With much contemplation, she visited Sanghutar Branch of Nirdhan to learn more on the loan facility. In March 2016, with proper understanding on the institutional rules, she got affiliated in Laxmi Devi Women's Self-reliant Group formed in Sanghutar, Ward 3, Ramechhap Municipality and transacting till date on loan and savings. She has a 6-member family.

She first availed NPR 60 thousand loan and started a cosmetics shop. She has now started generating good income as the business prospered with expansion through the subsequent loan investment of NPR 100 thousand in the second year, NPR 175 thousand in the third year, and NPR 200 thousand in the fourth year.

Besides cosmetics shop, she has also been engaged in poultry farming, fruits shop, and goat farming. She states that with all these businesses, she makes a monthly income of over NPR 80 thousand after deducting all expenses. She has acquired 2.5 Aana residential land worth NPR 1 million 800 thousand in Sanghutar Bazar in 2018 from the business income. She states that the increased income from the business has ensured education of her children and supported in constructing a house. She further states that she has been making a well-constructed house.

Lal Kumari is a good example that hardworking and enterprising individuals if supported by institutions could progress well. With Nirdhan affiliation, she ensured grade 12, JTA education for her daughter. Her younger daughter is in grade 10 and son is in grade 6. Her life has been transformed with her courage, hard-work and Nirdhan loan facility. Lal Kumari wishes for Nirdhan to remain as a charioteer forever for the economically weak individuals.

*Contributor: Kalpana Shrestha, Centre Mobilizer, Branch Office Sanghutar, Ramechhap*

## Shova: The successful woman entrepreneur

Shova Kumari Devkota, born in July 1981 in Nayakharka, Ward 5, Golanjor Rural Municipality of Sindhuli District was married to Lila Bahadur Devkota of Ward 7 of the same Rural Municipality. She had to separate from the family after sometime of marriage despite of vulnerable economic condition. As she was married to economically weak family, her days were not like as she expected and she gave birth to a daughter in 2001.

Her economic condition even worsened. As she was educated, her desire of self-sustaining could not be materialized in lack of capital. In the meantime, she learnt that an institution extending collateral-free, group-based loan targeting hardworking and self-reliant women has opened in Khurkot. With this learning, she also thought of doing some business. In July 2013, she got affiliated in Khurkot Women's Self-reliant Group and transacting on loan and savings till date. She has a 7-member family.

She first availed a loan of NPR 40 thousand and started the business purchasing a mill for grinding grains. With this business, she made good profit. She availed another loan of NPR 60 thousand for retail business and added grain items. As she availed subsequent loan facilities as needed, she purchased a rice husker with NPR 200 thousand loan. She has been busy becoming self-employed and her spouse is managing the retail business.

As her business prospered day-by-day, she has employed a full-time salaried staff. As the business generated very good income with her continued hard-work, she further availed NPR 300 thousand loan and invested in retail business. She states that, she makes monthly income of NPR 40 thousand to NPR 50 thousand from the mill, NPR 60 thousand to NPR 70 thousand from retail shop and NPR 20 thousand from house rent. She has also been saving some amount since she started business with Nirdhan affiliation. She states that she has NPR 52 thousand savings at Nirdhan. She has further been expanding her business with NPR 300 thousand loan. She has felt much relief economically since she started business with Nirdhan affiliation. She has been able to make a 10-room, 3-storied well-constructed house from the business income.

Shova is a good example that hardworking, laborious and those without collateral, if provided with collateral-free loan, could progress well. With the income from the business that she pursued with Nirdhan affiliation, she has been ensuring higher education for her two daughters in Kathmandu and a son and another daughter are studying in local boarding school. She has been established as a successful entrepreneur. She states that her life has been transformed with her hard-work and dedication, encouragement from the group members and support from Nirdhan. She also advises the hardworking sisters in doing business with honesty and dedication and utilizing the loan facility properly so as to progress well.



*Contributor: Chandra Dip Devkota, Centre Mobilizer, Branch Office Khurkot, Sindhuli*

## Nirmala: Operating a training centre

Nirmala Khati was born in July 1984 in an ordinary family in Majuwa, Ward 8, Mirge VDC of Dolakha District. Born in rural area and with general education, she was married to Sujan Khati of Namdu, Ward 6, Baiteshwor Rural Municipality, Dolakha. After some time of marriage, she gave birth to a son and a daughter. It became difficult managing the household with general income of her spouse. She then thought of doing some business herself as she had to depend on her spouse even for purchasing some items of 20/30 Rupees. Though she thought of doing some business, she neither had skill nor capital.



In the meantime, she undertook 3-months long training on sewing and cutting. With her skill, she started sewing job at home purchasing a sewing machine with the income of her spouse. She was still wandering as she lacked enough capital for keeping necessary materials. She had not availed the loan facility then though she maintained savings with affiliation in the group.

She availed NPR 50 thousand loan in 2016 and purchased two sewing machines and necessary materials so as to advance the sewing and cutting job professionally. As the loan was properly utilized, the group members and the neighbours also encouraged her in the business. With the earning from the business, it became easy managing the household expenses. Her spouse also supported in her observing the hard-work and income. Her self-confidence built-up further. She kept on adding investment in the business with subsequent loan facilities. As the business grew-up, she further expanded it in June 2020 with a loan of NPR 300 thousand.

Now, Nirmala has been well-known as a struggling entrepreneur. The sewing and cutting business that she started first with a rented machine has now been well-established with the sewing machines, materials for sewing and cutting and adequate furniture. Now, she has ensured education of her children in good school and her spouse works as a driver. She has given employment to two other persons in the shop. She states that the business generates NPR 45 thousand income per month. She started savings on monthly basis as her income increased and now she has been able to maintain a total of NPR 120,219 in the institution. She has already made a well-constructed house from the business income. She is willing to become a good entrepreneur with increased income through expansion of the business availing increased amount of loan. She is happy that she could become an entrepreneur with her hard-work, dedication and struggle despite of her birth in the rural area. Her spouse also is thankful to the institution as it extended convenient banking services at the doorstep and encouraged in business expansion. She states that the collateral-free loan has benefitted those without access to big banks and the institution had great contribution towards her business operation.

*Contributor: Tanka Prasad Neupane, Assistant, Branch Office Namdu, Dolakha*

## Tila Devi: The life transformed with the loan facility

Tila Devi Aryal was born as the second child in 1983 in the family of Tika Ram Neupane (father) and Bhima Devi Neupane (mother) in Thakali Chowk, Kawasoti VDC, Nawalparasi District. In 1998, she was married to Buddhi Prasad Aryal of Daldale, Devchuli 13. She has 2 sons. She has been managing a beauty parlour and cosmetics business and her spouse runs a clothes shop. She states that she makes up to NPR 150 thousand from both the businesses after deducting all expenses. She has been able to acquire 6 Katha residential land and make a house in Daldale Bazar.



The couple started a small tea and snack shop in Daldale Bazar after marriage. She states that the shop did not catch-up the business and she disliked it as people looked down upon the nature of the business. Then after, she took beauty parlour training for switching the business. As she was in need of money to run beauty parlour business, she came to know about collateral-free loan on group guarantee being extended by Nirdhan to the women in Daldale, Nawalparasi area and she also got affiliated in the group. In 2004, she started a beauty parlour and cosmetics shop with an investment of NPR 25 thousand managed with the first loan of NPR 12 thousand and her personal savings of NPR 13 thousand. The business started generating good income and she kept on expanding her business availing subsequent loan facilities and her spouse started operating a clothes store. Up to 25 persons come to her shop for availing beauty parlour training. She states that they have the supplies and furniture worth about NPR 7 million in both the shops. Currently, she has been using NPR 300 thousand general loan and making a monthly savings of NPR 2 thousand in Sambriddhi Savings. As of March 2021, she has a total savings of NPR 151 thousand.

Tila Devi states, “I have been successful in reaching this stage with proper utilization of loan facility and my hard-work and the institution has a great role in bringing changes in my living standard.” She states that she could never forget Nirdhan as she has been successful in business with Nirdhan loan facility.

*Contributor: Shova Puri, Centre Mobilizer, Branch Office Daldale, Nawalparasi (East)*

## Sushila: Enjoying her own business

Sushila Pant, born in 1986 in the family of Thakur Raj Pant (father) and Jamuna Pant (mother) in Shiva Nagar, Chitwan, was married in 2004 to Dol Raj Poudel of Laharepipal, Shukla Gandaki 8, Tanahu District. Her married life could not be enjoyable as it was difficult managing even two square meals with daily wage labour and the low income status. She gave birth to a son after few years of marriage and it became further difficult managing the family with the wage labour. Her spouse thought of engaging in a small business in Dulegaunda Bazar. But, they lacked capital for investment. One day, Nirdhan staff visited the village and informed on the institution and in September 2008, she got affiliated in Laharepipal Women's Group. She has been regularly transacting on loan and savings till date since her affiliation in the group. Her family has 4 members.



She first availed NPR 20 thousand loan and opened a chicken store for her spouse to manage. The business started generating good income. At present, she has expanded the business in the form of a fresh house and also operating a hotel business.

The couple is currently fully self-employed. She states that the business generates monthly about NPR 100 thousand income after deducting all expenses. She has enrolled her two children in the boarding school with the business income. She has been availing loan facilities in different cycles for business expansion and currently using NPR 300 thousand for the same business. She has also been saving regularly since her affiliation in the institution. She has saved over NPR 100 thousand in the institution. She states that, the family has enjoyed happiness since she started business with the institutional affiliation. She has been able to make a two-storied well-constructed house with the business income. Moreover, she has made a building in the leased land for operating a hotel with NPR 500 thousand investment.

Sushila has been an example that one could progress well with dedication, hard-work, support from the institution and banking habit. She states that, she not only improved her economic status but also earned high prestige in the society as she is accorded high priority in social events in the locality. She shares that, she not only furnishes her loan repayment installments in time, but also motivates other members in the group to maintain financial discipline with timely repayment of loan installments.

*Contributor: Shanti Sapkota, Branch In-charge, Branch Office Dulegaunda, Tanahu*

## Samjhana: Towards becoming a successful entrepreneur

Samjhana Basel - born in 1984 in the family of Tek Bahadur Sarki (father) and Sukamaya Sarki (mother) in Baddadka village, Ward 7, Palungtar VDC, Gorkha District - was married in 2002 to Ramu Basel of Deukot village, Ward 8, Gaikhur VDC of the same district. As she was the first child and due to weak economic condition of the family, she could study only up to grade 5. She gave birth to 2 sons after marriage and her spouse engaged in wage labour in a village furniture industry to earn the living.



As she was a daring and hardworking women, in 2009 she shifted to Kalamata, Ward 6 of Gaikhur with a determination to do some business herself. Her spouse started to make and sale the furniture items at home and she engaged in poultry farming keeping 60 broiler chicks making a small coop. With that business, she made a little income and thus planned to expand it and started managing the capital. She learnt on the collateral-free Nirdhan loan and on 25 May 2015 she got affiliated in the group together with other sisters in Kalamata.

She availed the first loan of NPR 40 thousand and kept 200 broiler chicks. As the poultry business generated good income, she kept on availing subsequent cycles of loan and currently utilizing the microenterprise loan of NPR 500 thousand with construction of two coops for keeping 600 chicks. She states that she makes up to NPR 50 thousand income per month from the business deducting all expenses.

Currently, her elder son is studying Management in grade 11 and younger son is in grade 10. The status of her family has also been improved very much.

Now, Samjhana is well-known as the exemplary and best entrepreneur in the village. She advises all not to go foreign land and succeed in the homeland pursuing the business of own interest, capacity and hard-work. The financial support from Nirdhan has contributed a lot in her commercial poultry farming resulting into betterment in her personal life and the family. She extends her best wishes for Nirdhan and she is proud in becoming an entrepreneur being its member.

*Contributor: Muna Karki Adhikari, Centre Mobilizer, Branch Office Gaikhur, Gorkha*

## Ratna Kumari: A successful entrepreneur

Ratna Kumari Baniya, born in June 1978 as the eldest daughter in Thumki of Kaski District had an ordinary family background. With the studies up to grade 10, she was married at the age of 20 years to Dhan Bahadur Baniya of Ward 7, Byas Municipality. She became a mother of 3 children few years after the marriage and thought of doing some business herself as the earning from her spouse was not sufficient to sustain the 5-member family. As she lacked enough amount for the business, she joined Baniya Gaon Women's Group operated by Nirdhan Duipiple Branch in August 2015. At that time, she felt like 'finding the God while in search of a stone.'



Ratna Kumari, the 42 years old and resident of Baniya Gaon, Ward 7, Byas Municipality, Tanahu District is a successful entrepreneur. The clothes shop that she started with a small sum of NPR 40 thousand has now employed another one person and she has also been engaged in poultry farming. With the business income, she has been able to acquire 5 Aana land. She has ensured good education for her children. She makes up to NPR 50 thousand income per month from the business. As the business has improved her life, she has plans for expanding the business.

The clothes shop that she started with the first loan of NPR 40 thousand from Nirdhan has become the key foundation of success in her life. Her spouse, though neglected the business in the initial days, has now been fully supportive witnessing her hard-work and income. She took the second loan of NPR 100 thousand and expanded further the business. As the business prospered day-by-day, the income has also increased. Currently, she has invested in the business with another loan of NPR 300 thousand. Now, her spouse has also felt that no business is impossible if pursued with skill, courage and support from the institution. The couple has been an example that, meaningful business could be pursued in homeland instead of going for foreign employment separating from the family. Ratna Kumari considered proper utilization of the loan facility as the source of income and became a successful entrepreneur with her hard-work and polite behavior, support from her spouse, and financial assistance of and collaboration with Nirdhan.

*Contributor: Surya Mani Koirala, Branch In-charge, Branch Office Duipiple, Lamjung*

## Kuisang: A successful hotel entrepreneur

Kuisang Dhiki Lama, resident of Ward 4, Chame Rural Municipality, Manang District is a successful hotel entrepreneur. She states that she has a 9-room hotel facility. She further states that she makes about NPR 200 thousand per month in the season from the business. She states that she has already acquired 1 Ropani residential land in the locality with the business income.



She was born in 1977 in an ordinary family in Ward 3, Chame Rural Municipality. She was married to Dhan Bahadur Lama of Chame 4. The couple are operating Potala Guest House in Manang. They shared that they reached at this stage with their hard-work day and night as the life is a struggle.

She shares that, she expanded the business with the first loan of NPR 100 thousand in 2015 after her affiliation in the group. She thought of joining the group as she witnessed the village sisters transacting on loan and savings with Nirdhan. Currently, the business is managed with two workers and the family members. She states that her two daughters are studying in Kathmandu. She shares that the hotel business went down due to COVID-19 pandemic. She further shares that, the hotel has started its business gradually and that she would maintain financial discipline regularizing the loan repayment installments.

Kuisang states that, Nirdhan has supported much in the expansion of the business. She shared that, she would not forget the contribution of the institution as it has helped at a time when securing loan was difficult and the moneylenders charged exorbitant interest. She has been transacting on loan and saving satisfactorily till date and she states that, she would remain with the institution given its contribution.

*Contributor: Rishi Acharya, Branch In-charge, Branch Office Chame, Manang*

## Juna Gauchan: On the journey towards prosperity

Juna Gauchan, born in 1971 in the family of Ratna Singh Sherchan (father) and Cheli Sherchan (mother) in Thasang, Ward 4, Ghasa, Mustang was married to Suraj Gauchan of the same locality. The family responsibility fell on her as she lost her mother in early ages and father at the age of 17 years. For managing a family of four after marriage and for economic prosperity, she had thought of engaging in some business but lacked capital for investment due to poor economic condition. She learnt on Nirdhan branch extension in Ghasa. Juna together with other friends learnt on institutional rules from Nirdhan staff and got affiliated in Ghasa Group in 2016. She has been transacting on loan and savings till date.



She first availed NPR 100 thousand loan and purchased buffalo of improved breed. Moreover, she opened an ordinary hotel and started selling milk in the hotel. Second time, she availed NPR 150 thousand loan and operated the hotel commercially adding rooms. Third time, she availed NPR 200 thousand loan and invested in poultry farming. Fourth time, she again availed NPR 200 thousand loan and invested in sheep farming. Again, for fifth time she availed NPR 300 thousand loan and added 50 sheep and currently she has kept 250 sheep. She states that she makes about NPR 100 thousand income from agriculture, hotel, poultry and sheep farming businesses. She has employed 3 workers to take care of sheep. She has ensured education of her children in good school. She has saved NPR 80 thousand at Nirdhan. Moreover, she has acquired residential land in Pokhara.

Juna has proved that the hardworking and enterprising individuals if provided with capital for investment with convenient terms could progress well. Therefore, any work, be it small or big, could be pursued with hard-work and without fear. All praise for her deed and self-confidence as her struggle is seen as the best example in the society. She also takes part in social works. She has been furnishing the loan repayment installments on time. Now, she has been advising the sisters confined within households that economic status could be improved with proper utilisation of the loan facility. Respecting Nirdhan for the role it played in her progress, she thanks the institution.

*Contributor: Dipak Kumar Shrestha, Branch In-charge, Branch Office Ghasa, Mustang*

## Bindu Kumari: The happiness brought about by Nirdhan

Bindu Kumari KC - born in 1977 in the family of Harka Bahadur KC (father) and Ratna Kumari KC (mother) in Ward 7, Modi Rural Municipality, Parbat - was married in 1999 to Narayan Bahadur Thapa of Khaulalakuri, Ward 13, Kusma Municipality, Parbat. In 2003, she shifted permanently to Ramjathati, Ward 7, Modi Rural Municipality purchasing the land and house. Her spouse had to go for foreign employment to earn the living of the 5-member family due to difficulty with weak economic condition.



In the meantime, she learnt from a neighbouring sister on the collateral-free, group-based Nirdhan loan targeted towards hardworking and self-reliant women and she also thought of doing some business. She visited the nearby branch office in Patichaur to learn more on the institution. In January 2015, she got affiliated in Thati Women's Group formed in Ward 7 of Modi Rural Municipality.

She first availed NPR 40 thousand on group guarantee and invested in vegetable farming. As the vegetable farming business generated significant income, she thought of continuing it with further expansion.

The vegetable farming that she started with NPR 40 thousand has now been transformed into a big vegetable firm and she has called her spouse back from foreign employment. She states that she has now kept 8 vegetable tunnels in 5 Ropani land and also 200 chicks. She now saves over NPR 50 thousand per month. She has availed NPR 300 thousand loan on group guarantee and invested in vegetable farming. Among her three daughters, first one is studying BBS, second is in grade 12 and third is in grade 6. Besides regular income from business, she has also saved NPR 49 thousand.

Bindu has exemplified that one could progress well in the village itself if the business is pursued with hard-work with adequate investible capital. She also takes part occasionally in social work. She states that, repatriating her spouse from foreign lands after five years so as to make him self-reliant with Nirdhan affiliation itself is a great achievement. All respect for her deed and self-confidence as her work has been seen as the best example in the society. Bindu not only furnishes her loan repayment installments on time but also requests all sisters in becoming self-reliant and entrepreneur availing as well as properly utilizing the loan facility according to one's capacity.

*Contributor: Sabina KC, Junior Assistant, Branch Office Patichaur, Parbat*

## Indra Nepali: Nirdhan became the lighthouse

Indra Nepali - born on 3 July 1989 in the family of Kashe Nepali (father) and Nanda Kali Sarki (mother) in Ward 9, Mudikuwa VDC (currently Ward 4, Phalewas Municipality), Parbat - was married in 2008 to Uttam Pariyar of Ward 3, Bachchha VDC (currently Ward 1, Bihadi VDC), Parbat. She could not see a bright light as she was married to a low income family in the remote location of Bachchha. As she gave birth to her first child (son), the economic burden increased further. With looming economic crisis, her spouse worked in a project office and she thought of doing beekeeping. As she lacked investible funds, she got affiliated in Gairabari Women's Group formed under Nirdhan Rahale branch office. With the group affiliation, she has been transacting on loan and savings regularly till date. She has a 5-member family.



She states that she started beekeeping business purchasing 15 bee hives with the first loan of NPR 40 thousand. As she increased investment in beekeeping, she now has 50 hives as well as kept 2 buffalos. She made her spouse resign from the salaried job to advance her beekeeping business commercially. As her family is now engaged in beekeeping, her spouse is employed in Ward Office in Bihadi Rural Municipality. She is taking care of bees in day time. She states that the couple is fully busy and the children also support the business at their free time. She further states that she makes NPR 450 thousand annual income deducting all expenses. She has been saving some amount as well since her affiliation in Nirdhan and now she has opened Sambriddhi Savings account for monthly deposit of NPR 1 thousand 5 hundred. She also has NPR 113 thousand in other savings account. She has been taking subsequent cycles of loan facility as and when needed. She has invested further in the business availing NPR 150 thousand ordinary loan and NPR 30 thousand seasonal loan.

The fact that the fruits of hard-work would be sweet is exemplified in Indra's life. She is very happy as she has been able to acquire residential land in Butwal, ensure boarding school education for children and take part in social work as her free time. Moreover, her spouse also supports in her business at morning and evening times with day-time job in ward office. She states that, she has chosen the right business as many organizations and institutions come to observe her beekeeping, exchange ideas and suggestions and praise her deeds.

*Contributor: Rambabu Ranabhat, Branch In-charge, Branch Office Rahale, Parbat*

## Manju's life transformed by Nirdhan

Manju Roka was born on 9 September 1989 as the youngest child in the family of Yam Bahadur Thapa (father) and Kali Thapa (mother) in Pala, Ward 1, Kathe Khola Rural Municipality, Baglung District. Born in an ordinary family, her childhood was spent in hardship. She is very hardworking and dedicated with her studies up to grade 10. She was married at the age of 18 years on 29 February 2017 to Tul Bahadur Roka, eldest son of Ud Bahadur Roka (father) and Hari Maya Roka (mother) residents of Tatopani, Ward 4, Beni Municipality. She has two children.



As the family situation was not good economically, her spouse had to resort to foreign employment. Her anxiety increased further as her spouse returned back home within a month as he could not find the job. She states that, she then encouraged her spouse to start a business but they lacked enough money for investment. In the meantime, she learnt from the village sisters on the Nirdhan services at Babiyachaur in Myagdi District and that she could get help in becoming an entrepreneur through its loan/savings facilities. She then got affiliated in Tatopani Women's Group.

She started poultry farming with the first group loan of NPR 60 thousand. She could not gain much from the business as she lacked proper knowledge and skills on poultry farming. Yet, she was not discouraged and availed the second loan of NPR 100 thousand and started a utensils shop at her own house in Tatopani. As the loan amount was utilized properly, her business prospered gradually and now she makes a monthly income of up to NPR 50 thousand. She states that her family is happy with this business. She has now expanded the utensils business with NPR 300 thousand loan facility.

Manju is also employed in a nearby Cooperative. She has ensured education for her two children in good boarding school and made well-constructed house in Tatopani and acquired residential land in Chitwan and Pokhara. She states that she was inspired to do business with the collateral-free loan facility of Nirdhan. She has been advising other members in the group that they could also be successful through proper utilisation of loan facility. She thanks Nirdhan as the institution has helped in establishing her as a successful entrepreneur and that it has conducted various activities and training towards women's empowerment, public awareness and business development.

*Contributor: Bipin Rana, Junior Assistant, Branch Office Babiyachaur, Myagdi*

## Ratna Khatri: Towards the path of progress

Ratna Khatri - born in 1978 in the family of Jhapat Bahadur Khatri (father) and Bimala Khatri (mother) in Ward 5, Lekhnath Municipality (currently Pokhara Metropolitan City), Kaski District - was married in 2010 to Jeevan Raj Poudel of Batulechaur, Pokhara 16. The life of Khatri could not turn as expected as she was married to low-income family. Though her spouse was a taxi driver, his income was not enough to cover the household expenses. As such, she thought of engaging herself in some business but she lacked enough capital.



In the meantime, she learnt from a neighbouring sister on collateral-free, group-based Nirdhan loan targeted to hardworking and self-reliant village women. She visited Nirdhan branch office in Pokhara to learn more. Once she learnt well on the institutional rules, in August 2014 she got affiliated in Batulechaur (Ka) Women's Group and continued loan and savings transactions. She has a 4-member family.

She first availed NPR 40 thousand loan and started a small fancy shop and engaged in the business diligently. She kept on saving the income from the business as she managed household expenses and repayment of loan installments from the income of his spouse. She expanded her business with the second loan of NPR 75 thousand. She continued expansion of her business with subsequent cycles of loan facility with her spirit of doing the business well. She also kept on timely repayment of loan installments. Currently, she has been availing NPR 300 thousand that she invested in a grocery shop. She has been managing both the fancy and grocery shops together.

Ratna has been able to exemplify that the hardworking and enterprising individuals if supported by institutions could progress well. She has enrolled her two sons in a good school and improved substantially economic condition of her family. She states that her income combined with that of her spouse comes to NPR 50 thousand per month. She has also saved more than NPR 150 thousand at Nirdhan. She has also acquired 16 Katha land in the locality. She advises other sisters that being a woman, one should be self-reliant and thus the loan facility should be properly utilized.

*Contributor: Sita Baral, Junior Assistant, Branch Office Pokhara, Kaski*

## Durga: Nirdhan made me self-employed

Durga Thapa - born in 1990 in the family of Prem Bahadur Neupane (father) and Dil Kumari Neupane (mother) in Ward 7, Chandrakot Rural Municipality, Gulmi District - was married in 2009 to Krishna Bahadur Thapa of Ward 1, Musikot Municipality of Gulmi. Her life could not turn as expected as she was married to a low-income family. As the family has to manage livelihood of the 4 members, her spouse had to resort to foreign employment. In 2015, she got affiliated in Nirdhan group to transact on loan and savings so as to come out of the weak economic condition.



She first availed NPR 40 thousand loan and purchased a buffalo and started selling milk. She has been managing three businesses with Nirdhan group loan supplemented with the earning from the foreign employment sent in by her spouse. The businesses include poultry farming with 900 broiler chicks and commercial off-season vegetable farming in 9 vegetable tunnels in 19 Ropani leased land in Ward 7 of Musikot Municipality and also a meat and vegetable shop. She states that she now has a stock worth NPR 2 million in her expanded business, which the couple is managing as she called her spouse back from foreign employment.

She has expanded the business with ordinary loan of NPR 240 thousand and NPR 100 thousand loan for business revival. Her business generates NPR 600 thousand to 700 thousand income annually and she has enrolled her daughter in good boarding school and also been managing well the household affairs. Since her affiliation in Nirdhan, she has saved NPR 67 thousand till date. She shares that she has been thinking of buying a parcel of land for doing business as she currently has to be pay more than NPR 100 thousand annually as rental of the land for agriculture and poultry farming.

Durga has spread the message that one could also earn locally the amount as in foreign employment with the enterprise if pursued with hard-work and honesty. She states that she is happy to observe her spouse being engaged fully in the business earning very good income. She thanks Nirdhan heartily as it contributed well in her success and also encourages all to become self-employed through proper utilisation of loan facility.

*Contributor: Tok Raj Bashyal, Branch In-charge, Branch Office Kharwang, Baglung*

## Rashmi's transformed life with piggery

Rashmi Gharti Magar - born in 1978 in the family of Lal Bahadur Gharti (father) and Nanda Kali Gharti (mother) in Taragaon, Ward 4, Tarakhola Rural Municipality, Baglung District - was married in 1998 to Kapa Bahadur Gharti Magar of Argal, Ward 2 of the same Rural Municipality. The family of 5-members was facing economic problems as she had no job and the salary of her spouse from educational institution was not adequate. In the meantime, she learned from a neighbouring sister on Nirdhan loan on group guarantee targeted towards hardworking and self-reliant village women. She visited Nirdhan Galkot branch to learn on additional details. In January 2017, after learning on institutional rules and regulations, she formed Taragaon Women's Group in Tarakhola, Ward 4.



Rashmi first availed a loan of NPR 60 thousand and purchased 3 sows (adult female pig) and 2 boar (adult male pig) and concentrated on her piggery business. As she cared well, the piggery business prospered well and now she has a total of 12 sows and 27 piglets. She has further been engaged in vegetable and walnut farming as well as selling the pork in Galkot open-air market.

The piggery that she started has now transformed into a successful firm. Recently, she has made a 8-block pigsty, registered the pig firm and employed a full-time worker besides the part-time help from her son and spouse. She states that she makes up to NPR 60 thousand income from sales of pork, piglet and vegetable after deducting all expenses. She has been able to establish herself as a successful entrepreneur in the institution and society. She states that she is now witnessing the joyful life as she has been saving some amount monthly after repayment of loan installments and she has saved over NPR 100 thousand till date. She has made a house in Taragaon Bazar acquiring 3 Aana land valued at NPR 2 million 200 thousand with the business income.

Rashmi states that she is preparing for sending her son in foreign employment to Israel with his studies up to grade 12 and her daughter is joining BSc Nursing preparatory class in Pokhara. She shares with all sisters that making oneself self-reliant with own business is the greatest achievement in life than engaging in labour at other's place.

*Contributor: Jhabin Bhandari, Assistant, Branch Office Galkot, Baglung*

## Asmita: The life transformed with cosmetics shop

Asmita Kunwar was born on 8 January 1978 as the youngest daughter in the family of Man Bahadur Kunwar (father) and Dilsara Kunwar (mother) in Burtibang, Ward 1, Dhorpatan Municipality, Baglung District. She spent her childhood as the youngest child in an ordinary family with 5 elder brothers and 3 elder sisters. She was married at her school ages in 1996 to Lal Bahadur Gharti, youngest son of Ammar Bahadur (father) and Kausari Gharti (mother) of Bhayerbonga, Ward 2, Tamankhola Rural Municipality. Her family has 5-members.

As there was problem in managing family livelihood due to weak economic condition, she opened a small grocery shop in Baungadobhan Bazar after six years of her marriage, but the shop could not sustain long. As she was educated up to SLC, she engaged as a teacher for about 3 years. She left this profession also as she could not envision a bright future with it and shifted to Burtibang Bazar with a thought of doing some new business. As she lacked enough capital to start a business, she came in contact with Nirdhan staff and got affiliated as a member of the institution with proper understanding on all aspects.

On 29 March 2016, she first availed a loan of NPR 40 thousand and opened a small yarn shop. As the shop went well, she kept on expanding it with subsequent cycles of loan. She has now availed a loan of NPR 250 thousand and operating a cosmetics shop as well as the yarn shop. Currently, her shop has a stock worth over NPR 1 million. She also knits sweater while there is no customers at shop. She states that she makes a monthly income of NPR 60 thousand after deducting all expenses. Earlier, she had to take loan even for managing household affairs. Now, she is in a position to support locals with small loans at times of their need. She has made a house in Burtibang Bazar acquiring residential land and enrolled children in good school.



Asmita states that one could progress well based on the trust of all, which could be earned pursuing the business with good intention and honesty. Now, her family is residing at her own house. She shares on her plans of expanding her business, employing few workers, installing a big clothes weaving machine, availing proper training at Department of Cottage Industries. She thanks Nirdhan and its staff as they have contributed significantly on her progress.

*Contributor: Sushila Sunar BK, Junior Assistant, Branch Office Burtibang, Baglung*

## Sushma: Agriculture made me prosperous

Sushma Regmi, born in 1987 as the eldest child in the family of Khem Narayan Regmi (father) and Sita Regmi (mother) in Triyasi, Waling Municipality 1, Syangja District has passed CMA with studies up to SLC. In 2009, she engaged in love marriage with Ramesh Godar of Torikhola, Ward 13, Putali Bazar Municipality, Syangja District and had to face difficulties in life. With no income source, the family burden increased with the addition of two child. The couple thought of doing some business in the village itself instead of going for foreign labour yet they lacked capital for the business. In the meantime, she learnt on collateral-free Nirdhan loan on group guarantee and consulted with the village sisters. On 21 February 2018, she got affiliated in Nirdhan group.



Initially, she invested in a grocery shop with the first loan of NPR 50 thousand. However, as she was inclined towards agriculture, she continued investing subsequent loan amounts in goat farming, buffalo farming and piggery. As her agricultural venture succeeded, she invested NPR 200 thousand further for business expansion availing the loan facility. Currently, her farm has 4 sows, 9 goats and 2 buffalos and she has also been engaged in tomato farming in tunnels.

She has been a good example that one could do meaningful business at home if possessed with strong willpower. She states that she makes about NPR 70 thousand income monthly with all the businesses including goat farming, piggery, fishery and vegetable farming. She has been advancing her family towards the path of prosperity pursuing commercial agriculture learning the lessons from traditional agriculture.

Sushma has been assisted in the business by her spouse as well. She has enrolled two children in good school and improved economic condition of the family. Her spouse is happy to witness her success and the family is enjoying togetherness as there was no compulsion in going for foreign employment. Currently engaged in exemplary agricultural enterprise, she recalls that had Nirdhan not provided her with collateral-free loan facility, she would not have reached at this stage. She credits Nirdhan for her success and advises the sisters in the group on the improvement in the economic status that could be brought about with proper utilisation of the loan facility.

*Contributor: Bishwo Raj Aryal, Assistant, Branch Office Putali Bazar, Syangja*

## Success achieved through continued hard-work

Tej Kumari Regmi Pageni, the resident of Ward 8, Waling Municipality, Syangja District is a successful entrepreneur. Initiated four years back with chatpat (spicy snacks of puffed rice) business, she ventured with grocery shop and tea, and snacks shop and now running a good restaurant at her house. She has been able to improve economic condition of her family and send abroad a son and enroll another son in Nepal Army.



Tej Kumari Regmi Pageni was born as the eldest daughter in the family of Guru Prasad Regmi (father) and Indra Kumari Regmi (mother) of Sirubare, Ward 2, Waling Municipality. She states that, she faced the days of struggle since childhood till she came to in-laws. Initiated with NPR 20 thousand loan, the chatpat business continued for some time and has now transformed into a good restaurant at her own house. She has also been engaged in seasonal and off-season vegetable farming in the land nearby her house. She states that, it would be difficult to forget the Nirdhan support not only in the form of loan facility but also assistance provided during maternity, critical illness and natural disaster.

Tej Kumari shared that her spouse could not progress much with foreign employment and she joined Nirdhan with a determination to do some business at home itself. In 2008, she first availed a loan of NPR 20 thousand for the business and now she has been availing NPR 300 thousand loan and managing a good restaurant. She states that she has been successful in expanding continuously the business with her continued hard-work, which supported in making a well-constructed house, ensuring good education for children, enrolling them in the employment and managing the household expenses.

*Contributor: Kapil Raj Panthi, Assistant, Branch Office Waling, Syangja*

## Narisara: Becoming self-reliant

The childhood of Narisara Mashrangi, born on 5 December 1983 as the second child in the family of Jaya Bahadur Magar (father) and Radha Magar (mother) of Hungi, Rambha Rural Municipality 1, Palpa District was spent ordinarily. She faced many difficulties after she was married in 2004 to Padam Bahadur Mashrangi with her studies in the village school up to grade 8. Being the elder daughter-in-law, she had to shoulder many responsibilities in the economically weak family with many members. Though not happy, she was forced to send her spouse for foreign employment with loan taken at exorbitant interest rate. At the home front, she shifted to plains area as it became difficult managing household needs with her efforts day and night. She thought of doing piggery but could not engage in the business due to lack of capital.



She transformed her traditional piggery into a commercial one making a pigsty with NPR 75 loan that she availed with Nirdhan group affiliation in 2017. Currently, she has a total of 22 pigs (including sows and piglets) in her farm. She has further expanded the business with NPR 200 thousand loan.

Narisara has been staying in the house that she made purchasing 5 Ropani land with income from her business supplemented with the earning of her spouse abroad. Now, her spouse is also back from foreign employment and engaged in the piggery. She has kept buffaloes and goats as well besides the pigs. She has plans to expand further the business and engage her spouse in operating a meat shop availing subsequent cycles of collateral-free loan. They are happy in that the collateral-free loan is available at the doorsteps and the loan repayment in installments is easier to furnish with business income. She expresses her sincere thanks to Nirdhan as its collateral-free loan facility has made her self-reliant. She further advises the village sisters in becoming self-reliant through regular savings for future as well as engaging in the business based on one's skill utilizing properly the loan facility with Nirdhan group affiliation.

*Contributor: Khemisara Saru, Assistant, Branch Office Galyang, Syangja*

## Shova Gaha: Nirdhan as my light of life

Shova Gaha was born in 1977 as the eldest child in the family of Tilbir Somai Magar (father) and Bishnu Kumari Somai Magar (mother) of Bartung, Tansen Municipality 6, Palpa District. She was married in 1995 to Agam Bahadur Gaha of Baganaskali Rural Municipality 1, Palpa District. She became mother of 4 children (1 son and 3 daughters) after few years of marriage. She sent her spouse to Malaysia as the production in the hill farm hardly sustained the family for three months in a year. Yet, she could not feel relief due to economic suffering. She started thinking towards doing some business outside of the household.

After some time, she learnt on collateral-free, group-based Nirdhan loan targeting hardworking and self-reliant village women. This learning encouraged her. She met Nirdhan staff while motivating for the group formation in the village. As she felt the institutional rules appropriate, she got affiliated in Sandhap Women's Self-reliant Group in December 2005 and since then transacting on loan and savings till date regularly.



She first availed a loan of NPR 5 thousand and started her business purchasing a pig. With some savings from this business, she then availed NPR 10 thousand loan and started goat farming. The goat farming business went well with subsequent loan investments of NPR 20 thousand and NPR 40 thousand respectively. In 2010, she learnt on the planned Nirdhan training on poultry farming and she was also prepared to take part in the training. After the training, she thought of calling her spouse back home and engage him in the poultry farming. After arrival of her spouse, she started poultry farming business keeping 500 chicks with NPR 200 thousand loan facility supplemented with the earning of her spouse abroad. She now has 3 sows, 2 boars, 12 goats and 1,100 broiler chicks in her farm. She states that she makes net monthly income of about NPR 40 thousand. With the business income, she has ensured education of her children – the son in BA level, elder daughter also in BA, younger daughter in Degree level and youngest daughter has passed grade 12. She has been contributing NPR 3 thousand monthly in Sambriddhi savings and so far managed to save over NPR 200 thousand. She states that, with business income, she has changed the old roof of her house to tin roof and also acquired 5 Ropani land.

Shova has been an inspirational figure to all in the group as Chandra Jyoti attends group meetings on time and transacts well on loan. She states that, she has been able to set an example in managing both the home front as well as the business with honesty and hard-work due to Nirdhan support that served as the light in her life. She expresses her heartfelt gratitude towards Nirdhan as she translated what it taught to her, which helped her in fulfilling the important obligations of engaging her spouse in the business as well as educating and fulfilling the needs of the children.

*Contributor: Prabha Rana Chhetri, Assistant, Branch Office Arya Bhanjyang, Palpa*

## Dhana Maya: Rejoicing the village employment

Dhana Maya Rana was born in 1980 as the youngest child in the family of Prithvi Bahadur Disha (father) and Tukisara Disha (mother) of Arbasi, Ward 9, Rampur Municipality, Palpa District. She was married in 2003 to Ruk Singh Rana of an ordinary peasant family in the same village, who was educated up to grade 8. Dhana Maya, the child of the British Lahure (Army) has availed education up to grade 5 from the village school. Her lifestyle could not turn as expected as she was married to a low-income family compared to that of her maternal home. She advised her spouse for engaging in foreign employment as to cover the family expenditure and increase the income source. After her spouse went abroad, she was engaged in goat farming, piggery and fanning together with covering the family responsibilities.



As she was not used to difficult tasks at her maternal home, she faced difficulty in earning livelihood through traditional farming. She thought of doing some business besides the routine household duties. She felt anxious in managing the money needed in translating her thoughts in action. One day, she learnt from a neighbouring sister that there is a Nirdhan group in the village and the institution gives training and collateral-free loan to the women's

group as well as mobilizes savings. She felt good as she learnt on the facility with the staff and the sisters in the group. She also started transacting on savings and loan as she was interested to make some saving with the group affiliation.

In 2016, she availed a loan of NPR 100 thousand and started a grocery shop. Likewise, she availed loan facilities of NPR 150 thousand, NPR 200 thousand respectively and now availing NPR 300 thousand for expansion of the business. She gave continuity to goat farming, piggery and farming as well. Her business prospered. She states that with the business income, she has been saving monthly NPR 1 thousand 5 hundred at Nirdhan, which now has reached NPR 150 thousand; invested in the shares of the village cooperative; given on loan about NPR 1 million in the village; made a 4-room well-constructed house acquiring 1 Ropani land; constructed shed and sty for goats and pigs; enrolled the children in the school; and called her spouse back from foreign employment within a year. The couple are now regularly self-employed in the business. She has a small family of 4 members including a son, a daughter and spouse. The son studies in grade 11 and the daughter is in grade 5 in a government school in the village. The business has been expanded bringing in the grocery items from Butwal, Bhairahawa. She states that her monthly income from the grocery, piggery, goat farming and other agri-farming combined crosses NPR 50 thousand after deducting all expenses.

Dhana Maya shares that the collateral-free, group-based Nirdhan loan has been helping hands in translating the dedication, skill and spirit into action and in resolving the economic problems. As the institution has been a close friend to those willing to engage in the business with good spirit, the progress in the life is not far with proper utilisation of the loan facility. She spreads the message amongst the group sisters that one could become self-reliant and self-employed. She states that living together in the family becoming self-reliant in the business and calling back the spouse home from foreign employment in Malaysia within a year, itself is a great success.

*Contributor: Ammar Bahadur Khatri, Assistant, Branch Office Jabgadi, Palpa*

## Gita: The life transformed with the business

Gita Bhattarai was born on 20 December 1988 in the family of Bam Bahadur Khadka (father) and Shyam Kumari Khadka (mother) of Taltung in Palpa District. Born in a hill district, she had a big family of 8 members including 2 brothers, 4 sisters and the parents. She expressed her sorrow that she could not gain formal education as the family had to sustain with the farming in the limited sloping land and that the parents had no other income source. She was married at the early ages of 16 years to Tul Bahadur Bhattarai of Meldhap, Raina Devi, Chhahara 4 following Vedic tradition.

She was married to the third sibling among the 8 brothers and she got separated from the family after sometime of the marriage without claiming on ancestral property as the condition there was worse than that in her maternal home. Soon after the marriage, she became a mother of 2 children with no income source in sustaining the family. It was really difficult in sustaining the family as the opportunities in wage labour were not regular and the wage was also minimal.

Born in a Kshyatriya community, she is now known as a successful entrepreneur with her hard-work and labour and Nirdhan loan support despite of various obstacles. Her business is now worth millions. She states that she makes a monthly income of NPR 60 thousand from the business. Gita shares that they shifted to a rented quarter in nearby Meldhap Bazar leaving behind their house in search of a bright future for the 4-member family together with the compulsion brought about by the time and circumstances. She further states that the couple started a hotel business with NPR 40 thousand loan taken from the villagers. She shares that she started searching for alternative source of fund to sustain the business with exorbitant interest rate in managing the family livelihood.



As she was contemplating on alternative funding sources, she learnt that Nirdhan has come to Chhahara and visited the branch office in apprising herself on the rules and regulations. She was encouraged with the fact that availing the loan without collateral and its repayment in installments both are easy. She states that, in 2012 she formed a group together with other sisters and availed a loan of NPR 40 thousand for hotel business, which she utilized in paying back the loan taken from the village. She did not feel as if she was paying back the loan as it was paid in installments. She further availed loan facilities of NPR 60 thousand in the second year and NPR 100 thousand in the third year for business expansion that resulted into increased income. With the business income, she was able to make a house in the Bazar. Since last three years, she has been operating a grocery shop and a fancy shop in her house. She states that she is happy as she could contribute with tax payment to the government with business registration in PAN managing the business worth in millions that she made investing further loan of NPR 300 thousand.

Currently, Gita makes monthly income of NPR 60 thousand after deducting expenses and ensuring education of the children with business income. Her spouse is also supporting in her business. She shares on her plans of continuing the business with further expansion. She becomes sentimental as she states that she has taken Nirdhan as the God-like and would never forget its contribution in the form of suggestion, counselling and loan support in uplifting her business and lifestyle.

*Contributor: Gyan Bahadur Darlami, Section In-charge, Branch Office Chhahara, Palpa*

## Devi Kumal: The trail mapped by Nirdhan

Resident of Ward 10, Tansen Municipality, Devi Kumal is a successful farmer. She was born in February 1974 as the eldest daughter among 6 daughters with 3 elder brothers in the family of Nanda Lal Thapa (father) and Putali Thapa (mother) of Tulasi Bhanjyang, Ward 8, Galyang Municipality of Syangja District. She could gain formal education only up to grade 2 as she was born in an ordinary family. Her childhood spent in taking care of younger sisters as her father had no permanent source of income.



She was married at the age of 15 years to Ram Bahadur Kumal of Ward 10, Tansen Municipality. At the time of her marriage, the income source at in-laws was limited and she tried to send her spouse in foreign employment as it became difficult managing daily household expenses. However, she could not succeed and her spouse started to work in a Dhaka (hand-woven cotton fabric) industry. As the wages was low in the industry, she thought of engaging herself in vegetable farming. Yet, she was disturbed as she could not manage the required money for vegetable farming. In the meantime, in 2007 she came in contact with Nirdhan staff. She formed a group as she learnt from the staff on collateral-free loan on group guarantee and regular saving facilities.

In 2007, she started vegetable farming with NPR 10 thousand loan through group affiliation. Though the farming generated some income that was not as expected. She gained additional knowledge on mushroom and vegetable farming attending the training conducted by Nirdhan in 2009. The training encouraged her further in pursuing the business. She continued availing loan facilities in subsequent cycles including NPR 20 thousand, NPR 25 thousand, NPR 40 thousand and so on respectively up to 15th cycle. Currently, she has been availing NPR 300 thousand loan facility and engaged in vegetable farming, poultry farming and buffalo farming also registering a nursery - 'Ramdev Agro Nursery.' Especially, she has been engaged in both seasonal and off-season vegetable farming that include cabbage, cauliflower, broccoli, radish, tomato, cucumber, eggplant, potato, bean, mushroom etc. Her produce is collected at home by the wholesalers from Tansen and Butwal as well as sold retail in local market. As she gained good income, she has continued with both seasonal and off-season vegetable farming and production of fruit saplings. Her nursery is famous with the brand name 'Ramdev Nursery.'

Devi keeps monthly NPR 1 thousand in Sambriddhi Savings out of business income. She has over NPR 181 thousand in both group and Sambriddhi accounts. With the business income, she has acquired 15 Ropani land where she has been operating vegetable farming, nursery, poultry and buffalo farming. The business has employed 3 persons fully including herself, her spouse and a son. Though the couple are deprived of formal education, their elder daughter is serving since last 7 years in Nepal Police with education up to grade 12, the elder son has passed SLC and younger son has studied up to BA. She states that, currently she makes monthly income of over NPR 120 thousand, which include NPR 20 thousand from the nursery and NPR 100 thousand jointly from vegetable, poultry and buffalo farming. She shares that, she considers Nirdhan as the God-like as it has supported with finance, courage and skill in bringing her in the current position rescuing from the troublesome past. The path shown by Nirdhan has not only brought greenery in my farm but also in my life. She proudly states that, "Nirdhan is my guide and I will remain its devotee lifelong."

*Contributor: Arjun Prasad Khanal, Section In-charge, Branch Office Banstari, Palpa*

## Laxmi Khadka: The successful entrepreneur

Laxmi Khadka was born in 1986 as the second child in the family of Jamuna Khadka (mother) and Tilak Khadka (father) in Jubung, Durbar Rural Municipality 2, Gulmi District. She was married at the early age of 17 years in 2003 to Tara Bahadur Khatri of Chidipani, Satyawati Rural Municipality 7. After six months of marriage, her spouse went to Malaysia for foreign employment due to economic burdens of the family. After her spouse went abroad, the burden of the joint family befell upon her being the daughter-in-law.



Currently, she has been keeping 3,600 chicks, 25 pigs (4 sows, 1 boar and 20 piglets) and 12 goats. She states that the business generates in average NPR 100 thousand income per month. With monthly NPR 1 thousand contribution, she now has about NPR 60 thousand in Sambriddhi Savings. She shares that, she has made her spouse also employed in the business and plans to continue the piggery keeping up to 40 sows and employ 3 other persons. She further states that she is in social service as well as one of the members of the Rural Municipality.

In 2015, she met Nirdhan Johang Branch staff who was in the village promoting the institutional services and benefits. As she learnt on the program and found it useful, she got affiliated in the Chidipani Women's Group together with other sisters and availed NPR 40 thousand loan in the first year for goat farming. Then, the income utilizing the loan was good. Her confidence and courage increased further with Nirdhan training of poultry farming in 2017. She called her spouse back from foreign employment. She started poultry farming with the earnings abroad and Nirdhan loan of NPR 150 thousand. In 2019, she added piggery business and now she has expanded the poultry farming with NPR 300 thousand loan. She states that she has been able to change the societal perspective and traditional superstition pursuing the piggery. She has been ensuring quality education to her son, who is in grade 5.

Laxmi expresses her gratitude towards Nirdhan as she could establish herself as an example through her continued struggle and hard-work as well as with financial facilitation and skill development training from Nirdhan.

*Contributor: Nara Bahadur Roka, Assistant, Branch Office Johang, Gulmi*

## Kisun Kumari: The Pater (stool, mattress) entrepreneur

Kisun Kumari Chaudhary was born in 1971 as the first child in the family of Jhaman Chaudhary (father) and Radhika Devi Chaudhary (mother) in Ward 1, Susta Rural Municipality (formerly Kudiya VDC), Nawalparasi District. She was married in 1984 to Om Narayan Chaudhary of the same locality. Her life could not be enjoyable as expected as the family livelihood was dependent on the wage labour of her spouse.



One morning at 8 am in September 2003, an unknown person came to her house in bicycle. He stopped the bicycle in the courtyard and greeted her. She became speechless. He stated that the main objective of the institution is to empower women with reduction of poverty prevalent in the rural area through provision of loan, saving, remittance and insurance services. She could not comprehend the statement immediately and asked for elaboration. The unknown person elaborated – this is a mechanism towards saving your money and availing collateral-free loan facility for doing some business through forming groups. She then asked him to sit on the mattress. As she was interested in the facility, she asked further on the requirements. The staff explained her on all rules and regulations properly.

She invited the person to visit the following day and she offered to gather the villagers. On the following day, the staff visited on time. The staff happily oriented on the program to the group of 20 villagers assembled in front of her house. About 15 sisters decided to join the group. From the third day, the training started and there was a panic situation when it was stated that those unable to write their name would not get loan facility as only two in the group were literate. One sister expressed, I will send my daughter if the literate only gets the money. The staff consoled that all will be taught to write their names. After seven days training, Harakpur Women's Group was formed and she became the Centre Chief there.

She availed NPR 5 thousand group loan in the first year and started preparing and selling Pater (stool, mattress etc, made of natural grass, bamboo, cane wood), which is now being run registering a Pater industry. As the industry prospered, she continued availing loan facility as needed. Currently, her industry sends Pater items worth NPR 50 thousand to NPR 100 thousand daily to Kathmandu. The industry has a stock worth NPR 500 thousand. The small Pater industry that she started has now established as a very good industry. As the demand for Pater items shoot-up, she has employed other 20 sisters at a monthly salary of NPR 15 thousand each. She states that her business generates monthly income of over NPR 50 thousand after deducting all expenses. With the income from the industry, she has been able to ensure education for her son up to grade 12. Currently, her spouse is also employed in the business and she has established a grill industry for her son. She states that, in place of a thatched-roof hut, she has made a 5-room well-constructed house in the village and also made a clay (Kutchha) house acquiring 3 Katha land in the Postal Highway. Initially, it was difficult for her to save even 8 Rupees a month, now she has been saving at the rate of NPR 4 thousand per month and her savings has reached equivalent to NPR 400 thousand. She states that she has currently been availing a total of NPR 500 thousand loan both collateral-based and collateral-free.

Asked on what you wish to share with Nirdhan, Kisun Kumari smilingly responds – Nirdhan made thousands of the illiterate sisters like her literate. Those confined within households were enabled to become self-reliant and dedicated entrepreneurs. Educated us on what the savings is? Why is it needed? Created an environment for employment of thousands of the sisters like herself. As such, she further states, “Nirdhan has proved a boon not only to me but also to thousands of other individuals.”

*Contributor: Lanka Bahadur Budha, Assistant, Branch Office Beltari, Nawalparasi*

## Sonali became self-reliant

Sonali Kumari Chaudhary was born in 1991 as the third child in the family of Amar Bahadur Tharu (father) and Asrami Devi Tharuni (mother) in Ward 14, Bardaghat Municipality, Nawalparasi District. The household expenses used to be covered with the wage labour of her father. She could not have access to formal education due to weak economic condition her maternal home. She was married in 2007 to Rohit Chaudhary of Bardaghat. She had to attend to all tasks in the family being the elder daughter-in-law. Her spouse was in tailoring business in Bardaghat but he became unable to pursue it due to sudden problems related to head. All responsibilities of the family including ensuring their livelihood befell upon her. She started managing the household needs with wage labour. She faced much problems as her earning was not enough to cover the medication of her spouse as well as two square meals.

One day, Nirdhan staff visited her village and explained on the collateral-free loan and savings facilities. With the learning, she also felt of doing some business availing the loan facility. In 2015, a 10-member Chaupatta Women's Group was formed and she also became member in the group.

She started tailoring business purchasing a sewing machine with the first group loan of NPR 5 thousand. As it was their traditional business, she had some knowledge on it. She got an opportunity to participate in a 3-month training on sewing and cutting with Nirdhan support. It proved her as if 'finding eyes to a blind'. She started tailoring business as well as training those who were aspiring to do the job. Currently, her business has prospered much. She has been continuously expanding her business availing loan facility in different cycles including NPR 2 thousand, NPR 50 thousand, NPR 100 thousand and now NPR 200 thousand.



In a business that she started with one machine, she has now 5 sewing machines and is giving training on sewing and cutting. She states that she makes monthly income of over NPR 35 thousand after deducting all expenses. With the business income, she ensured medical treatment of her spouse and now he is also back in the business. Her transactions on loan and savings as well as the Centre discipline are very good. Her son is studying in a nearby boarding school. She has made a one-story well-constructed house acquiring 10 Dhur land in Chaupatta of Bardaghat 14. She has so far saved over NPR 85 including both in Group Savings and Sambriddhi Savings.

As the source of inspiration to all, Sonali states, "Others make house with foreign earnings, I could make the house with earnings at home with Nirdhan support as I became a successful entrepreneur." She has become an example in the village proving that honest and hardworking individuals need not go elsewhere. She not only furnishes her loan repayment installments but also advises hardworking, honest and able sisters in affiliating in Nirdhan groups and heartily expresses her thanks to Nirdhan.

*Contributor: Bal Kumari Panthi, Assistant, Branch Office Daunne Devi, Nawalparasi*

## Sharada: Journey through a labor to owner

Sharada Devi Kami was born in 1971 as the second child among 6 sisters and 3 brothers in the family of Ramlal Bishwokarma (father) and Faguni Bishwokarma (mother) in Ward 5, Devdaha Municipality, Rupandehi District. She could not fulfill her desire of availing formal education given her birth in a big family with weak economic condition. She was married in 1989 to Om Prakash Kami of Pokharapali, Ward 6, Ramgram Municipality, Nawalparasi. Her life could not turn as expected as she was burdened with the responsibilities of the elder daughter-in-law in the new family with the economic condition similar to that of her maternal home.



She sent her spouse in foreign employment to manage the family economic burdens. Her spouse had to return back in six months as he could not find the job and salary as expected. They were left with no option but to engage in wage labor as they had to take care of repayment of loan taken for going abroad as well as daily household needs. They became helpless as they could not reduce the loan burden with wage labour also taking care of the 6-member family including 3 daughters and 1 son. They then thought of doing some other business if they could manage some amount. However, they had only a small hut made in 6 Dhur, in the name of their assets.

One day, while engaging in wage labour, she learnt from a neighbouring sister about Nirdhan extending collateral-free loan to deprived women through groups. With this learning, she consulted with her spouse, got proper understanding on institution visiting Pokharapali Women's Group and in December 1995 got affiliated in Centre No. 22. Sharada availed a loan of NPR 15 thousand and engaged her spouse in the furniture business as he was skilled on it. After paying back the first loan, she continued expansion of the business availing subsequent loan facilities including NPR 20 thousand, NPR 50 thousand, NPR 100 thousand, NPR 150 thousand and NPR 200 thousand. She reflects that it is like a dream recalling the past and the current position whereby she has been the owner of the business worth 2 million, with a two-storied well-constructed house with two shutters made in 1 Katha land in the metalled road and ensuring education for the children. She has currently been availing a loan of NPR 500 thousand. She has been giving regular employment to 4 persons in her furniture shop with a show-room of aluminum items in Pokharapali Chowk.

In 2015, she started Samridhi Savings of NPR 1 thousand per month. She now has saved over NPR 100 thousand in the account. She has been a good example that hardworking and enterprising individuals if supported by institutions could progress well. With institutional affiliation, she ensured higher education for her daughters and the son has passed SLC from a boarding school. The all – children, spouse and herself – are also supporting in social works. She states that currently her spouse and son are busy in the aluminum and furniture shop. Asked on whether she has to share something with Nirdhan, she replied – “amidst the of trouble of repatriating her husband within six months from abroad and the outstanding loan, the opportunity provided by Nirdhan in becoming self-reliant in the business with the hard-work and skill itself is a great success.” All members praise on her deed and self-confidence witnessing her excellent and exemplary work in the neighbourhood.

Sharada states that, she not only furnishes her loan repayment installments on time, but also support the hardworking sisters like herself at times of their need. She further states that she would trust all the time over the institutional rules and regulations and activities and commits that she would uphold the trust and support that Nirdhan bestowed upon her.

*Contributor: Prakash Bhattarai, Assistant, Branch Office Parasi, Nawalparasi*

## Phoola Baniya: Life is a struggle

Phoola Baniya was born in 1951 in the family of Nanda Lal Baniya (father) and Sunari Baniya (mother) in Ujaini, Ward 7, Baikunthapur VDC, Nawalparasi District. She was married at the age of 12 years in 1963 to Shankar Baniya of Tikar, Ward 5, Rohini Rural Municipality, Rupandehi District. Her life could not be enjoyable as expected as she was married to low income family. As she became a mother of 4 children including the first daughter, it became difficult managing her daily life. At a time when she was helpless, she learnt on Nirdhan program in the village and decided to join the group obtaining details on the institution from the staff. She states that she became proud when she learnt to write her name affiliating in the group in 1995.



She availed NPR 5 thousand group loan in the first year and engaged her spouse in buying clothes from Bhagawanpur Bazar in India for selling door to door in the villages. As the business generated good income, she continued investing in the business availing loan facilities starting with NPR 10 thousand and NPR 20 thousand and now NPR 300 thousand for the 13th time. She has saved over NPR 200 thousand, raised all children, constructed a house and operated a grocery shop as pastime at old ages. As she has crossed 64 years of age and wished to handover the responsibilities, she introduced her elder daughter-in-law for availing the 14th loan of NPR 400 thousand for operating the gas dealership and grocery shop. Currently, she has just been saving some amount as she could manage.

As she developed a habit of regular saving since her affiliation in the group operated by Nirdhan, she still has NPR 20 thousand leftover in her savings account. She states that she has withdrawn NPR 8 thousand and gifted her daughter-in-law with gold ornament.

Phoola reflects, “It has been 25 years since I joined Nirdhan and time flies! I feel like reaching palace from hut with Nirdhan contribution. It has been like a dream witnessing this day leaving behind the difficult past. If one looks for progress, loan facility should be utilized properly, then income also shoots-up.” Reflecting on the progress she made till date since her affiliation in the group in 1995 and remembering her difficult days in the past, she becomes sentimental. She advises the sisters, “The sorrows and happiness in my life could not be transcribed. Life is a struggle. Never worry at times of sorrow and be careless at times of happiness.”

*Contributor: Yuvraj Timilsina, Assistant In-charge, Branch Office Dhakdhai, Rupandehi*

## Nirdhan supports courageous Rupmaya

Resident of Darkhasawa, Ward 3, Siddhartha Nagar Municipality, Rupmaya Pun is an enterprising women. Affiliated in Darkhasawa Women's Group since 2006, she was born in January 1967 as the second child of the family in Shankarpur, Ward 9, Tilottama Municipality. Educated up to BA level, she was married at the age of 19 years to Tula Singh Pun.



Their main source of income was farming and the economic status was weak. Though they had land but with no cash at hand, they felt poverty those days. She states that, the provision of collateral-free loan through the group then proved a relief. She started vegetable farming with the first loan of NPR 12 thousand from Nirdhan in 2006. She states that the income from vegetable farming was enough to furnish loan repayment installments after covering the costs of upbringing and education of the children. She was compelled to cover the household expenses as the income from the side job of her spouse in Kathmandu was just enough to cover his own expenses. With no support from the spouse, she garnered enough courage and continued expansion of her business with subsequent Nirdhan loan facilities respectively of NPR 20 thousand, NPR 30 thousand, NPR 60 thousand, NPR 90 thousand and now NPR 300 thousand. With expanded mushroom and vegetable farming, she has generated monthly income of NPR 40 thousand and ensured BSc Nursing education to her daughter and Hotel Management for her son. She states that both the children now have jobs and also started supporting her economically.

Rupmaya shares that her 10-member group has now expanded to 40-member group as she encourage d other neighbours also to join since Nirdhan has been a great support at times of weak economic condition. She feels as if Nirdhan is her maternal home and commits that she will continue collaboration with Nirdhan with her plans of expanding the business further provided the situation favours.

*Contributor: Dhatananda Ghimire, Assistant, Branch Office Bhairahawa, Rupandehi*

## Chandra Jyoti: On the path of prosperity

Chandra Jyoti Yadav – member of Hati Bangai Women’s Group operated by Nirdhan, Majhganwa, Rupandehi Branch Office – was born on 21 May 1970 in Bethari, Ward 8, Barsauli VDC, Rupandehi District. She was married at the age of 16 years in Hati Bangai, Ward 6, Mayadevi Rural Municipality, Rupandehi District. As the family was deprived, the economic problems persisted those days.



In 2002, she met Nirdhan Majhganwa Branch staff. She shared that due to lack of capital, she was unable to pursue any business. She then got proper information on Nirdhan services. She then got affiliated in the Hati Bangai Women’s Group. She first availed the group loan of NPR 15 thousand. This first loan turned her life for good. With the loan and support from her spouse, she started cycle and rickshaw repair shop. She kept on expanding the shop with proper utilisation of the subsequent loan facilities. Others also encouraged on her job. Then after, she started saving also making good income from the business. By then, she had gained good knowledge about savings and its benefits. In 2020, she opened a grocery shop at the crossroad in Hati Bangai with Nirdhan loan of NPR 300 thousand supplemented with her earlier savings. With the grocery shop, she kept on generating good income. So far, she has availed the ordinary loan as well as seasonal loan from the institution.

Starting with the first loan of NPR 15 thousand, she has now availed NPR 300 thousand collateral-free loan. She has fulfilled all of her basic needs with proper utilisation of all of the loan facilities. She has strengthened the economic base of her family managing the grocery shop with Nirdhan loan facility. She has made a 6-room, one-story well-constructed house acquiring 1 Katha land in Hati Bangai as well as added 2 Katha arable land in the village. Recently, she has purchased a motorbike for her son and her grandchildren are studying in private school. She is very happy now. She states, “Nirdhan has contributed significantly in the form of financial support, care, advise and counseling in my personal and family life.” She is proud in becoming an entrepreneur with Nirdhan membership.

*Contributor: Rupesh Kumar Chaudhary, Assistant, Branch Office Majhganwa, Rupandehi*

## Anju: Nirdhan made me entrepreneur

Anju Gurung was born on 5 April 1983 as the first child in the family of Bir Singh Gurung (father) and Bir Maya Gurung (mother) in Madi, Chitwan District. She was married to Bhupendra Gurung of Kotahimai 2, Rupandehi District as the elder daughter-in-law of the family. Born in the low-middle income family and married to a deprived family, she created an environment for her spouse to engage in a job at a grocery with herself managing the household responsibilities envisioning a better future.



As the remuneration was low with no bright prospects, her spouse consulted on the scope of a noodles factory with the noodles supplier. As the noodles factory does not need much capital, the couple discussed on this prospect. The couple was eager to engage in this business. Her spouse gained some experience in noodles production. In 2011, they registered Muskan Noodles Industry and planned for the production. However, the plan remained in the paper as the needed capital was not yet secured then.

After few days, Anju saw a neighbouring sister carrying a red passbook and inquired on it. She replied that she was going to attend Nirdhan group meeting and that the institution provides collateral-free loan to the hardworking women with no capital after imparting training and group formation. With this learning, Anju found it as if eyes by a blind and followed her in the group meeting to learn more on institutional rules and regulations.

She states, “I thought there are no more hindrances in pursuing the business of her choice with affiliation in the group.” She further states that, she started the business purchasing necessary raw materials from a loan of NPR 30 thousand as tools and machinery were taken care of with the earlier earning of her spouse. She shares that her business currently caters to the need of a larger market that she has been running with NPR 300 thousand loan that she availed for the 11th time after availing smaller loans of NPR 50 thousand, NPR 100 thousand and NPR 150 thousand respectively. She has employed 2 workers so as to increase production to cater to the needs of the bigger market. She states that the business generates monthly income of over NPR 100 thousand. She also has over NPR 100 thousand savings at Nirdhan. She states that, they first used a bicycle for delivery of noodles, later a motorcycle and now purchased a small four-wheeler van. With business income, she has ensured BBS studies for her daughter and her son is studying grade 11 and made a one-story well-constructed house.

Maintaining proper Centre discipline, loan and savings transactions and friendly behavior in the group, Anju shares, “No one could stop the hardworking and dedicated individual from progressing if supported by the institutions.” Her family, though busy, is also active in social work as needed at their free times. She states that her whole family is grateful towards Nirdhan as they could attain success in the business with its initial encouragement.

*Contributor: Amrit Kumar Chaudhary, Assistant, Branch Office Mahajidiya, Rupandehi*

## Transformation in life brought about with hotel business

Resident of Sagrahawa, Ward 10, Tilottama Municipality, Rupandehi District, Lumbini Zone, Province No. 5, Bhawani Chaudhary is known as a successful entrepreneur. She has been engaged in commercial poultry farming and hotel business in Sagrahawa. She faced various economic hardships earlier while she was engaged in farming simply. Though she thought of doing some other business, she lacked capital.



She learnt from neighbouring sisters about Nirdhan and visited Kotihawa branch office to learn more on membership requirements. In 2013, she got affiliated in the group and started hotel business availing the first loan of NPR 20 thousand. She shares that she has now been making daily NPR 2 thousand income with a transaction volume of up to NPR 20 thousand. She operated the hotel commercially with consumables worth NPR 1 million currently availing NPR 300 thousand loan.

Born in 1985 in Shivapur of Kapilvastu, Bhawani Chaudhary is a mother of 2 children. Born in a middle income peasant family, she was the third daughter. She was not required to do household chores prior to her marriage. With changing times, her situation remained simple still with her nuptial ties and the situation was not much encouraging to be satisfied with. It was natural for the family to face economic difficulties as her spouse was also engaged simply in the farming for earning the livelihood. As she thought of doing some business given the difficulty in managing the household needs simply with farming. She started hotel business in 2013 with small investment. Together with hotel business, she has also been engaging in poultry and fish farming.

Bhawani shares that currently they are earning from NPR 35 thousand to NPR 50 thousand per month engaging both the couple in poultry and fish farming as well as in hotel business. She states that one could turn as a successful entrepreneur if the business is pursued with dedication through proper utilisation of the loan facility.

*Contributor: Durga Gyawali, Assistant, Branch Office Kotihawa, Rupandehi*

## Nirdhan support in Samira's success

Permanent resident of Lakhanchowk, Ward 3, Kanchan Rural Municipality, Rupandehi District, Samira Karki was born in 1983 in Thulapokhara village of Gulmi District. Born in the family of Bir Bahadur Thapa (father) and Khim Kumari Thapa (mother), Samira Karki was married at the age of 17 years in November 2000 to Manohar Karki of Simichaur Dandakharka, Gulmi District. As she was married at early ages, she could not avail proper education. She shares that her initial days after marriage were very difficult as the livelihood was dependent on farming on sloping land. With a determination to do some business, she relocated to Haraiya, Rupandehi in 2007 with her spouse. She states that the couple operated a fancy shop for 14 years in a rented quarter as they left the hills behind with NPR 50 thousand at hand.



The fancy clothes shop that she started with NPR 50 thousand has now transformed to a wholesale shop worth NPR 4 million with Nirdhan support. She has been able to make her own well-constructed house. The children are provided with quality education. The couple are fully employed in the fancy shop and another worker has also been engaged with a monthly salary of NPR 16 thousand, refreshment and motorbike expenses. They also operate their shop daily in open air market. She states that both the shops generate daily transaction of NPR 25 thousand and a monthly income of NPR 85 thousand after deducting the expenses. She further states that she has made savings of over NPR 190 thousand and lent some amount to the neighbours as well.

She states that she joined the group under Nirdhan Haraiya branch in 2014 at the advise of the village neighbour Raj Kumar Shrestha. She first availed NPR 40 thousand loan in December 2014 for fancy shop and since then continued transacting on loan and savings regularly. In January 2021, she availed NPR 400 group loan for the sixth time and expanded her business. At her initial days, it was very difficult to manage livelihood of the family in rented quarter and upbringing of the children with the profit from the business. The days were very problematic as the interest was higher with the needed loan from the neighbours. She got training from Nirdhan in preparation of business plan in 2015. That training taught her in pursuing the business with proper plan. As Nirdhan has ensured needed capital, she has been taking care of the shop when her spouse and the worker attends to the open air market. She states that, with business income, she has been able to make a one-story well-constructed house with two shutters in 2018 and acquire 19 Dhur residential land in Gajedi village and 4 Katha arable land in Masina village in 2019.

Samira is friendly, kind-hearted, dedicated and hardworking women and well-known as a successful entrepreneur in the village. She has sprayed a message that one could succeed well with continuous hard-work and dedication as she has been the example in the neighbourhood. Her loan and savings transactions are also appreciable. She has been supporting the sisters in the group at times of their need. Asked on whether she has something to share on Nirdhan, she proudly states that the prosperity in my family was brought about following the path charted by Nirdhan and she wished heartfelt thanks to Nirdhan.

*Contributor: Sundar Pachhai, Assistant, Branch Office Haraiya, Rupandehi*

## Parbati: Nirdhan - the charioteer at difficult times

Parbati Thapa Chhetri – born in 1971 as the third child in the family of Yam Bahadur Thapa Chhetri (father) and Kesh Maya Thapa Chhetri (mother) in Sukra Nagar of Chitwan District - was married at the age of 16 years in 1994 to Dhan Bahadur Adhikari of Ward 8, Devdaha Municipality, Rupandehi District. She had to face much difficulty in life as she was married to very-low income family. After marriage, her spouse was forced to go for foreign employment in UAE to raise the income level. However, he had to return in three months with much difficulty as the job there was not provided to him according to the contract. She states that, in those days she was unable to face the villagers due to lower income in the family as well as the outstanding loan taken for going abroad.



She states that her grocery shop currently makes a profit of NPR 2 thousand daily and NPR 60 thousand monthly. As the grocery shop generated much income, she has replaced her small thatched hut with a two-story house. She has been running the grocery in the new house. Her spouse is running MB Driving Centre providing regular employment to 5 persons. She has been able to ensure education up to grade 12 to her son and daughter. She has saved NPR 80 thousand in the institution. She states that those who did not trust her even 5 Rupees in the past now greets her.

The mother of two in the 4-member family, she shares that she came to know from a neighbour on the institution at a time when she was facing difficulty in managing the livelihood. The institution empowers the women through their economic upliftment mobilizing savings and group-based collateral-free loan. Upon this learning, she decided to run a grocery shop in consultation with her spouse. In 1995, she got affiliated in Tatera Women's Group, Centre No. 8 and availed NPR 5 thousand in the first year and opened a small grocery in her thatched-roof hut. The shop continued with expansion with the subsequent loan facilities of NPR 10 thousand, NPR 20 thousand and NPR 30 thousand respectively. She states that her days of happiness started when she shifted her grocery in her new house that she built in place of the old hut with the business income. With her affiliation in Nirdhan group, she has availed NPR 30 thousand loan for operation of MB Driving Centre by her daughter-in-law. Currently, she has also been operating Lumbini Metro City Bus.

Parbati states, "Nirdhan is closer and affectionate than my maternal home. If one continues the business with a scope of skill advancement and without being discouraged despite of poverty, the person succeeds."

*Contributor: Ambika Pandeya, Assistant, Branch Office Shital Nagar, Rupandehi*

## Saraswati: Happiness brought about by Nirdhan

Saraswati Thapa was born in 1991 in the family of Gam Bahadur Thapa (father) and Mana Kumari Thapa (mother) in Butwal 6, Rupandehi. She was married in 2006 to Dilip Thapa of Ward 3, Butwal Sub-metropolitan City. Her life could not be enjoyable as she was married to low-income family. After sometime, her family size increased to five-members. Her spouse used to paint the vehicles purchasing materials from other shops to earn livelihood. She faced much difficulty due to vulnerable economic condition.



One day she learnt from a neighbouring sister on collateral-free, group-based Nirdhan loan targeting hardworking and self-reliant village women. With this learning, she became interested in investing in the vehicle paints business. With much contemplation, she visited nearby Nirdhan Branch Office to learn more on the loan facility. In 2007, she got affiliated in Jyoti Nagar Women's Group formed in Jyoti Nagar, Ward 3, Butwal Sub-metropolitan City after learning on the institutional rules and regulation. She has been transacting on loan and savings regularly till date.

She first availed NPR 20 thousand group loan for running the vehicle paint business. She states that her spouse run the business with that loan. However, that business had to be dropped due to illness of her spouse. After sometime, she availed another loan of NPR 30 thousand and started a hotel business that she has been operating till date. Her hotel business has generated good income. She states that she makes income of over NPR 80 thousand per month after deducting all expenses. She has also save about NPR 100 thousand at Nirdhan. She has felt much relief economically since she started business with Nirdhan affiliation. With business income, she has replaced two-room tin-roofed house with two and half storied well-constructed house in 9 Dhur land, which she has also rented out partly. With Nirdhan affiliation, she has been ensuring boarding school education of her son in grade 8 and daughter in UKG. She had started the business in 2007 with a loan of NPR 20 thousand. She continued availing loan facilities in subsequent cycles for business expansion and currently using a group loan of NPR 330 thousand. She has also been active in saving since she started business with Nirdhan affiliation.

Saraswati has been a good example that hardworking and enterprising individuals if supported by institutions could progress well. Despite of her busy schedule with hotel business, she has also kept 50 chicks. She states that she has been managing her business from within the family members. She has also been active in social works as needed at her free times. Asked on what progress she could make after affiliation in the institution, she replied, "She got an opportunity in becoming self-reliant with Nirdhan loan facility for the business at a time when she was in economically vulnerable situation due to illness of her spouse. This is the great success!" All respect her deeds and self-confidence as her struggle is seen as an excellent example in the society. She smilingly shares that she not only furnishes her loan repayment installments on time but also supports economically to the sisters at times of their difficulty.

*Contributor: Sudharani Srivastav, Branch In-charge, Branch Office Butwal, Rupandehi*

## Radha: Economic progress and social responsibility

Radha Pokhrel was born in 1981 as the seventh child among the eight sisters in the family of Tulsi Ram Parajuli (father) and Indira Parajuli (mother) in Kerunga, Chhatradev Rural Municipality, Arghakhanchi District. She was married in April 1999 to Bishnu Prasad Pokharel of Tansigal, Raina Devi Rural Municipality, Palpa District following Vedic tradition. She states that they relocated to Mainihawa, Ward 4, Suddhodhan Rural Municipality, Kapilvastu District within two years of marriage as the livelihood with the hill farming in the mountains became too difficult. She further states that they started farming in the land leased from the relatives living in rented quarters as they could bring no money while relocating.

As the farming could not sustain well the family, she sent her spouse abroad taking loan from neighbours. She smilingly reveals that she has been educated up to SLC level yet her spouse did not allow her in availing an opportunity in teaching job with a fear that she may elope with others. She states that she started buffalo farming together with the agro-farming while her spouse was abroad. She further states that she could acquire a parcel of residential land with the foreign earning for her spouse and some loan from relatives.



In 2008, when Nirdhan staff visited the village and she came to know about collateral-free loan, she decided to join the group as many deprived like her found the institution as if they found the God. With great joy, a group of village sisters was formed. She states that she was chosen the Centre Chief after the training. As she had learnt tailoring, she thought of doing that vocation at free times at home and purchased a sewing machine with the first loan of NPR 20 thousand. She continued with both the businesses – making new and old clothes of the village sisters as well as farming and animal husbandry. She replaced the buffalo as the milk production decreased, which proved beneficial with increase income and she managed to make a small house in her residential land. She has currently been engaged in dairy milk business keeping 3 buffalos and calves availing NPR 400 thousand Nirdhan loan. Her two daughters are studying BBS first and second year respectively and the son is in grade 5. She states that, Nirdhan has made her capable of living in a two-storied house that earlier was not even thought of as she had no capacity then.

With Radha assuming the role of the Centre Chief, the movement of Nirdhan group increased in the village. As others witnessed the progress made by the group members, they also started joining the groups. Now, her village has 8 groups in operation. The first Centre was established at her initiation. She states that she has been awarded for good operation of the Centre as proper operation of the groups maintaining financial discipline raises the profile and prestige of the Centre as well as the members. She further states that she has been able to establish herself in the society affiliating in the group as Nirdhan provided her with financial and non-financial services and financial literacy. She shared that her prestige has been enhanced in the society with strengthened economic status through Nirdhan support. She states that one could progress well if tried in becoming an entrepreneur through honest utilisation of loan facility as Nirdhan invests as per business need for those pursuing with hard-work and dedication.

*Contributor: Krishna Bahadur Thapa, Assistant In-charge, Branch Office Pharsatikar, Rupandehi*

## Narayani: Entrepreneurial transformation in the life

Narayani Kaucha was born in 1976 as the first child Dilsara Thapa (mother) in Ward 2, Korong rural Municipality, Palpa District. As she was the first child, her childhood was spent in happiness. She got an opportunity for studies up to grade 5. She was married at the age of 19 years to Chitra Bahadur Kaucha of Ward 2, Sainamaina Municipality following the Magar tradition. Involved in the familial responsibilities after marriage, her life could not feel the happiness. As her spouse was the single child with no employment, she had to shoulder the household responsibilities amidst the economic hardship. She, however, went on managing the household affairs facing the difficulties.



Resident of Ranikuwa, Ward 2, Sainamaina Municipality, Rupandehi District, 44 years old Narayani has been running New Kaucha Grocery Shop. Initiated with an ordinary shop, her business is currently operated at her own land and building. It is her duty to provide all necessary services to the customers in the village. She states that with this service she makes monthly net income of over NPR 60 thousand. She further states that with this business income, she has been able to make a

6-room well-constructed house, acquire 5 Katha land, and purchase a motorbike as well as ensuring good school education for children.

Raised in the hills, she assimilated in the Terai environment. However, it was difficult in managing household expenses with small-holder farming and thus she thought of doing some other business. She was troubled as she could not ensure capital for venturing in the business. In 1995, when Nirdhan staff assembled the villagers, she also went on to check. As she learnt on the provisions of savings and loan on group guarantee, she formed Ranikuwa Women's Society Centre No. 55 together with other sisters. She started a grocery shop in her old house with the loan of NPR 5 thousand. Her self-confidence raised as she repaid the loan amount managing also the household expenses. She further expanded the grocery shop with subsequent loan facilities of NPR 10 thousand, NPR 20 thousand, NPR 40 thousand, NPR 100 thousand and NPR 200 thousand respectively. In those days, lifestyle was not easy as there was no proper road network. However, in 2016 she made a well-constructed house good for operating a hotel and she operated the hotel business availing NPR 200 thousand loan. If worked hard, one could earn much at home as well. Now, both the couple are engaged in the business. The transaction volume has also increased. Business is operating well. She states that she has increased investment in the business to the tune of NPR 1 million to 1.5 million, made a well-constructed house, purchased a motorbike and acquired land. Currently, she has been availing NPR 300 thousand loan. She has also opened Sambriddhi Savings where she deposits monthly NPR 2 thousand. Her account has about NPR 125 thousand savings.

Narayani keeps herself prepared in supporting the neighbours at times of their difficulty. The women with determination and skill to work may not now keep their hands folded in lack of investment. She advises all that Nirdhan supports in becoming self-reliant pursuing business. She thanks Nirdhan and its staff as she could progress well with business expansion availing Nirdhan loan facility. She states that one has to face both good and bad days in life but one succeeds if the business is pursued with hard-work. She further states that she could never forget the Nirdhan support in the form of collateral-free loan at a time when she was spending difficult life in the village as she was unable to operate a business in lack of capital.

*Contributor: Tara Pandeya, Assistant, Branch Office Ramapur, Rupandehi*

## Nirdhan support in Basanti's success

Basanti Tharu was born in 1986 in Bathanpura, Banganga Municipality 2, Kapilvastu District. She was married in 2003 at the age of 17 years to Tulsi Ram Tharu of Tapke in the same Municipality. Her life could not be as expected as she was married to a low-income 'forced tiller' (Haruwa) family. She had to engage in wage-labour for managing the daily expenses as the family income was too low at the time of her marriage. As the wage was low, she thought of doing vegetable farming. But, she was troubled as she could not manage the needed money for the farming.



In 2012, she met Nirdhan staff. She learnt from the staff on collateral-free loan through groups, loan repayment in installments and provision of saving own money. In 2012, she got affiliated in Tapke Women's Group. Till date, she has been transacting on loan and savings with this institution. She has a 4-member family including her spouse, a daughter and a son.

With the affiliation in the group in 2012, she started vegetable farming availing a loan of NPR 40 thousand. The vegetable farming generated some income but not as expected. She got an opportunity in gaining more knowledge attending the training on vegetable farming organized by Nirdhan in 2013. The training encouraged her further. She then paid-back the first loan and availed subsequent loan facilities for seven times respectively of NPR 20 thousand, NPR 25 thousand and NPR 40 thousand and so on. Currently for the eighth time, she has been availing NPR 300 thousand loan in expanding the vegetable farming and successful in making good income.

She focused on vegetable production and sales both in wholesale and retail markets as the business proved profitable. She could make more profit even with low amounts of investment. She states that she has managed to keep 2 buffalos, 4 pigs and 7 goats as well as opened a grocery with the income from vegetable farming business. Her loan and savings transactions are satisfactory as per the institutional rules. She has about NPR 100 thousand in the savings account at Nirdhan. She states that she has acquired 2 Katha arable land and converted the old house into a well-constructed house where she is running the grocery shop.

Basanti advises the village sisters in generating income running the business with dedication so that household expenses could be managed without going abroad and working at others' end. She has become an exemplary vegetable farmer in the society. All praise her vegetable farming open heartedly. She states, "Nirdhan provides with skill and capital conveniently for running a business. Let all village sisters also make progress affiliating in the institution. I love Nirdhan very much as it taught me to generate income and in becoming self-reliant."

*Contributor: Sharada Chaudhary, Centre Mobilizer, Branch Office Odari, Kapilvastu*

## Rita: Becoming a successful entrepreneur with hard-work

Resident of Bhitariya, Shivaraj Municipality 3, Kapilvastu, 24 years old Rita Tharu is well-known as a successful entrepreneur. She has operated a mobile phone shop and a tailoring shop in two shutters. They make monthly income of up to NPR 75 thousand including NPR 60 thousand from the mobile shop taken care of by her spouse and NPR 15 thousand from her tailoring shop.



She was born in 1996 in Bhitariya of Kapilvastu District. Her maternal family was engaged in traditional farming. She has studied up to grade 10. She was married in 2013 at the age of 17 years to Kesh Bahadur Tharu of the same locality. She states that, they are living in their ancestral house in Bhitariya village engaging in traditional farming though they also have a house in the Bazar area of Kharendrapur in Kapilvastu. As farming alone could not manage well the household expenses, in 2014 after a year of marriage, they opened a small mobile phone parts shop with NPR 10 thousand in Kharendrapur house taken care of by her spouse.

In 2015, at a time when they were facing capital shortage in the mobile shop, she got affiliated in Bhitariya Women's Society and invested NPR 40 thousand in the shop availing the group loan facility. The shop progressed well. She stated that, in the second year she availed NPR 100 thousand loan facility, which was utilized in keeping some mobile phone sets as well making a counter in the shop. The shop has been generating good income. In 2018, she availed NPR 150 thousand loan and added a computer in the mobile shop and opened a tailoring shop in another shutter. Likewise in 2020, she added new mobiles sets and electronic items in the shop availing NPR 200 thousand loan. Her spouse is making good income from the mobile shop and she herself is also making good income from tailoring shop. She states that she has enrolled her daughter in a boarding school and is taking care of 4 brothers-in-law, father- and mother-in-law and grand father-in-law with income from both the businesses.

Rita shares on her plan of availing further loans to advance the tailoring shop systematically and adding items in the mobile shop in the days ahead. Initially, her business with just NPR 10 thousand capital, could not prosper well. Now, the couple are employed with Nirdhan support. They are making good income. The couple states that they could never forget the support provided by Nirdhan.

*Contributor: Parbati Tharu, Centre Mobilizer, Branch Office Imiliya, Kapilvastu*

## Mumina: The lifestyle transformed by Nirdhan

Mumina – born in 1985 as the second child in the family of Jammadin Miya (father) and Juna Miya (mother) in Ward 9, Sandhikharkha Municipality, Arghakhanchi – was married at the age of 13 years in 1998 to Sakuraddin Miya of Sandhikharkha following the Muslim tradition. She left her studies after grade 5 as the daughters were not allowed movement outside the household and early marriage was prevalent in the community. She has a 5-member family including her spouse, a daughter and two sons.



She had been earning livelihood running a meat shop in a small shutter. There was increasing difficulty as the business went down but the family expenditure including children’s education went up. They were in search of some money to expand the business. In 2010, she met Nirdhan staff. In 2011, she formed a group and started a cosmetics shop availing NPR 30 thousand loan. As she moved around selling cosmetic items in various open air markets and fairs in Kapilvastu, Gulmi, Pyuthan and Arghakhanchi, she made transactions worth NPR 600 thousand to NPR 700 thousand in a single fair/market. She kept on expanding her business availing subsequent group loan facilities respectively of NPR 50 thousand, NPR 80 thousand, NPR 100 thousand and NPR 300 thousand.

The cosmetics shop that she started with NPR 30 thousand has now been expanded and employed two person including her daughter and another daughter of a relative. She states that the earlier meat shop is now being run by her spouse and two sons. She states that the meat shop stocks a variety of fish, local and broiler chicken, duck, quail and turkey. The COVID-19 pandemic and resulting lockdown since 24 March 2020 has affected her business as true with all businesses. She states that she resumed her business since September 2020. She further states that the total monthly income from business is around NPR 27 thousand including NPR about NPR 15 thousand from meat shop and about NPR 12 thousand from cosmetics shop. Currently, she has been availing NPR 325 thousand loan and keeping NPR 2 thousand 5 hundred per month in Sambriddhi Savings. She has a total savings of NPR 151 thousand.

Mumina shares that she could reach at this stage of success with Nirdhan support in need. The neighbours also exclaim, “Mumina’s courage, Nirdhan’s support.” She advises all sisters in the group not to leave Nirdhan and make the loan repayment and saving installments regular.

*Contributor: Prama Raj Joshi, Assistant, Branch Office Sandhikharkha, Arghakhanchi*

## Sapana: The happiness brought about by mushroom farming

Sapana was born (without palms) in 1980 in the family of Padam Prasad Pokhrel (father) and Manu Jaisi Pokhrel (mother) in Baddanda, Mallarani Rural Municipality 4. She was married in 2004 to Hari Bahadur Sajuwal of Pyuthan Municipality 4. As she was born with disability, her childhood was not so enjoyable. She has studied up to SLC in Mahendra Secondary School, Khalanga in the district headquarters. She cries till date as she recalls demeaning behavior of her school friends on her disability. Her life was heading towards darkness after marriage as she was unable to attend well to the familial obligations. She has a son. She thought of doing some business and stayed in a rented room in the district headquarters. She however lacked much of the money needed for doing business.



She states that in 2004 she got affiliated in the group operated by Nirdhan Bijuwar Branch. She further states that she had to continue just with her savings and keep waiting for long in availing loan facility as the group members did not trust her with an excuse that a person with disability could not repay the loan.

In 2014, she availed a loan of NPR 60 thousand and started commercial mushroom farming with 50 bags. She states that she has been currently availing a loan of NPR 400 thousand for business expansion as she continued availing loan facilities as needed. She has so far taken a total of NPR 1 million 630 thousand loan till date from the institution. As she was determined to progress well in the business, she has now been managing 510 bags and a bag produces 4-5 Kg mushroom daily. She states that she trades daily up to 25 Kgs of mushroom at the rate of NPR 2 hundred per Kg, thus a total sales of NPR 5 thousand.

Sapana states that, she has acquired 12 Aana land and building in the district headquarter with the business income that she made through proper utilisation of group loan facility. She has been an example that those with disability can also have capability at par with the abled ones. She has also employed one local person in the process of her mushroom business expansion. She spreads the message to all sisters that, “Believe in the deed not in the fate, one has to dream to realize some business, then only the economic problems would be resolved.”

*Contributor: Manoj Kumar Adhikari, Section In-charge, Branch Office Bijuwar, Pyuthan*

## Puni Devi: The exemplary active entrepreneur

Puni Devi Pun - born in 1959 in a low-medium income family in the then Naya Gaon VDC, Ward 2, Pyuthan - was married in 1972 to Khopi Ram Pun Magar of the same village. Educated up to grade 8 only due to an ordinary economic condition at the maternal home, she became a mother of 5 children after marriage. As her spouse had no job, she faced much difficulty in managing the livelihood. As a last resort in seeking relief from the economic crisis and managing livelihood, she was compelled to collect and sell wheat straw.



By chance, she met Nirdhan staff from Bhingri Bazar, Pyuthan in September 2012 who was in the village in connection with program expansion. At her initiation, she formed Jaspur Women's Self-Reliant Group and got herself affiliated. As she was determined to do some business, she started piggery with the first loan of NPR 30 thousand. She has been advancing her business together with goat farming as well despite of several hindrances. In the process of availing loan in various cycles, she has now been availing NPR 300 thousand in further consolidating her business.

She states that she makes over NPR 50 thousand net income per month from piggery. With business income, she has been able to make a well-constructed house in Ward 5 of Mandavi Rural Municipality and also purchase about 5 Tola gold. She has also employed two outside workers in the business. Engaged in piggery and goat farming with proper training, she has been able to transform her family and economic status within a decade. She shares on her plan of business expansion as well as diversification engaging also in vegetable and fish farming beginning next year.

Puni Devi believes that, "For becoming a successful entrepreneur, one needs enterprising thought and high morale than higher education." She shares that she has been happy with winning 2 Ropani of ancestral land in the legal battle and in establishing herself as a successful and hardworking entrepreneur despite of several difficulties. She is happy that she could help those also who did not helped her earlier. She proudly shares among sisters that she gained leadership capabilities and motivation in facing the atrocities with support from the institution. She credits Nirdhan for all of her success in ensuring employment to two village workers and establishing her identity as an entrepreneur coming out of the difficult days in past when she used to earn livelihood selling wheat straw.

*Contributor: Bijaya Rawat, Assistant, Branch Office Bhingri Bazar, Pyuthan*

## Sakuntala: Prosperity brought about with goat farming

Sakuntala Pun Magar was born in 1958 in Bagubang Village, Ward 3, Sunil Smriti Rural Municipality, Rolpa District. Born in a rural peasant family of Man Bahadur Thapa (father) and Kawala Gharti Thapa (mother), the childhood of Sakuntala was spent in hardship. With no formal education due to her childhood engagement in herding cattle, she entered into conjugal life in 19 years of age. However, her married life could not last long. As she gave birth to a daughter and bright days lied ahead, she faced the tragedy of the death of her spouse. She fared on her troubled journey and days were somehow passed.



As the time passed-by, the changing situation brought some changes in her life as well. She married for the second time to Ratan Bahadur Pun. She became a mother of 4 daughters and 3 sons. However, her 2 sons and a daughter died early. As she struggled with her life, she felt importance of income generation for livelihood.

In June 2012, she got affiliated in Bagubang Women's Group promoted by Nirdhan and decided to engage in goat farming for earning livelihood. She first availed NPR 10 thousand loan in September 2012 and purchased 4 goats. As of now, she has availed several loan facilities respectively of NPR 20 thousand, 100 thousand, 125 thousand, 200 thousand and 250 thousand for goat farming. Currently, she has 40 goats and 2 modern goat sheds and acquired some land for pasturing goats. She makes about NPR 300 thousand income annually from the goat farming.

The business of Sakuntala has impacted positively on her livelihood, family education, health and social status. The advancement is reflected in the food and clothing pattern and education in the family including her spouse, son, daughter-in-law and grandchildren. She has been an example in the neighborhood of her honesty and dedication towards business. She credits Nirdhan for all of these achievements.

*Contributor: Bishnu Prasad Subedi, Assistant, Branch Office Sulichaur, Rolpa*

## Geeta: Starting a business dropping salaried job

Geeta Budha - born in 1995 in the family of Dambar Bahadur Bhandari (father) and Nausara Bhandari (mother) of Ward 3, Tribeni Rural Municipality, Rolpa – was married in 2012 to Durga Bahadur Budha of Ward 2 of same Rural Municipality. At the time of marriage, her spouse was engaged as a teacher in a government school with monthly salary of NPR 8 thousand funded through private source. Being the sole son, all financial responsibilities of the family was rested upon him. It was becoming difficult managing the household expenses with the salary. The family, with the earning of the single person, was thinking towards doing some other business as well.

In the meantime, she learnt from her sister-in-law on collateral-free Nirdhan loan investment through groups in the village. With this learning and after consultation at home, she got affiliated in April 2019 in Takura Women's Group formed by Nirdhan. After the group affiliation, she has been transacting on loan and savings till date.

In July 2019, she first availed group loan of NPR 30 thousand that she spent in vegetable seeds and partly used in house construction. She was thinking of doing additional business as her house was in the roadside and that she had made some money selling vegetables. The school salary of her spouse was also not regular and again that was not enough for household expenses. In between, her spouse left the school job. In this situation, she availed again a loan of NPR 100 thousand and operated a grocery, hotel and photocopy shop in her new house. Her business is running well. It is busy managing the triple business for the couple. The other members of the family are assisting in vegetable farming. She states that, it has been convenient and joyful operating the business staying the couple together. Her spouse also shares on his pleasure engaging in the business leaving behind the school job as he was relieved from a low and irregular salary. She states that currently the income is good and she has plans of expanding the business further in the days ahead.



Geeta states, “One can progress well in the village itself with hard-work provided investible fund is available conveniently.” As she plans for expanding business availing micro-enterprise loan, she also discusses in the meetings with the sisters affiliated in the group on the importance of loan and benefits of its proper utilization. Succeeded in business in a short span of time, she expresses her thanks to Nirdhan for providing financial support to hardworking women. She further advises other sisters that the economic situation could be improved with proper utilization of loan facility.

*Contributor: Gehendra Prasad Sharma, Section In-charge, Branch Office Jugur, Rolpa*

## Sarita: Becoming multi-business owner with loan facility

Sarita Gharti Magar - born in 1980 in the family of Lal Bahadur Gharti Magar (father) and Kumari Gharti Magar (mother) of Maurighat, Ward 8, Rapti Rural Municipality, Dang – was married at the age of 14 years to Chet Nath Uchahi Magar of Bhulke, Ward 5 in the same Rural Municipality. All responsibilities of the family with no income source, the separated father-in-law with his second marriage and her spouse pursuing study in grade 8 befell upon her. As the family farming sustained only 6 months in a year, she together with her mother-in-law and her spouse on holidays were engaged in wage labour in covering household expenses. However, her spouse continued his studies and she also joined adult literacy class managing the time. It became difficult managing the household expenses as she had to drop the wage labour with the birth of children.



She started a small retail shop lending money from the moneylenders at higher interest rate so as to manage education of her children. However, she could not advance the shop as she thought due to high interest rate. In the meantime, Nirdhan staff oriented in the village on the services and facilities of the institution. As she thought that the institution could be of her support, she formed a group at her initiation. Currently, she has a 3-member family with her spouse engaged in teaching at village. She first availed a loan of NPR 40 thousand and expanded the grocery shop. With the earning from the shop, she started poultry farming. As the income from the businesses were good, she availed further loan and diversified the business with introduction of piggery.

At present, she has been operating a big grocery shop, poultry farming and piggery at commercial scale. She has been supported well by her family. She states that she has employed a worker in the business and it generates over NPR 80 thousand monthly income after deducting all expenses. She has married-off her daughter with education up to grade 12. Her son is studying at grade 10. She had started business running a grocery shop in 2015 with a loan of NPR 40 thousand and now she has been availing NPR 400 thousand loan and made a total savings of over NPR 65 thousand at the institution.

Sarita stated that Nirdhan has supported greatly in her success. She has been an example that the enterprising individual could progress much if provided with loan facility. She has acquired 3 Katha residential land in Bijauri and Lamahi with income from her business and earning from her spouse. She has also been able to make a well-constructed house in place of a stilt house. As she is also a women health volunteer in the village, she advises on health and sanitation, raises public awareness and attends actively in social work at her free times as needed. Now, her prestige in the society is increasing. She states that she has furnished loan repayment installments even at times of COVID-19 pandemic and shares that the monthly installments are easy to furnish for those generating income from business with the hard-work.

*Contributor: Janak Kumar Khadka, Assistant, Branch Office Sishaniya, Dang*

## Hari Kumari: Nirdhan made me an entrepreneur

Hari Kumari born in 1983 in Majgaon, Chaulahi 8 was married in 2004 to a bonded labour Ganga Ram Chaudhary. Her days after marriage became worse as she was married in a family of bonded labour that also much deprived and poor. After marriage, a daughter and a son was born at the interval of two years each. Both the couple were working at the landlord's place with his assurance that they will be given a parcel of land. Later, they were disappointed as the landlord stated that they should pay NPR 40 thousand of the land. They searched here and there for the amount but failed to manage.



One day she came to know from a neighbour about Nirdhan and she also got affiliated in the group with much enthusiasm. In December 2006, she availed the first loan of NPR 2 thousand 5 hundred and engaged in piggery. For second time, she availed NPR 7 thousand and invested that also in piggery. She felt that it would be much convenient in doing business if one is possessed with the knowledge and skill and she made good income from the business. Now, she never misses to state that she has become an entrepreneur and gives all credit to Nirdhan.

As she was looking for acquiring additional skills, she got an opportunity to avail sewing and cutting training from Nirdhan. This has brought a major change in her life. After training, in 2012 she served for 5 months as a trainer in the sewing and cutting training conducted by the Office of the Land Reform. With this she earned prestige together with increased income. On the other hand, the couple is also continuing the piggery business. She started sewing and cutting business availing Nirdhan loan of NPR 40 thousand supplemented with her earlier income. She has been able to purchase 1 Katha 9 Dhur land from the landlord with the income from this business.

So far, she has availed a total of about NPR 1 million loan and utilized in piggery and sewing cutting business as well as in keeping a bio-gas plant. The couple is attending to the well-run sewing cutting business and also imparting training to 9 persons. With the business income, they have made a well-constructed house in the village and also acquired another half-a-Katha residential land. The children are studying in boarding school.

Hari Kumari states, "Nirdhan has come in my life as a God. The perspective of the society towards my family has changed. Likewise, it has made me owner of land together with prestige. All of these achievements are due to Nirdhan." She has planned to expand the business further availing another collateral-free loan of NPR 400 thousand. She has a suggestion that one would succeed if loan investment is made in the business chosen according to the skill set.

*Contributor: Lal Bahadur Mahara, Assistant, Branch Office Gadhwara, Dang*

## Amirun: Nirdhan made me a wholesaler

Amirun Miya - born in 1979 in the family of Islam Miya (father) and Khudma Khatun (mother) of Amuwa, Ward 2 Baghmara VDC, Dang - was married in 1993 to Anur Miya of Tansen 13, Palpa. In 1995, she relocated to Ghorahi 14. As the income source was low, she started earning livelihood making and selling hair threads and ribbons. In 2005, when she came to know from neighbouring sisters on collateral-free loan facility, Amirun also thought of engaging in some business. After much contemplation, she sent her spouse to nearby Nirdhan branch office in Ghorahi to learn more on the facility. She got affiliated in Ghorahi Bank Road Women's Group in March 2006 with proper understanding on institutional rules and regulation.



In 2006, she invested in the business, the first loan of NPR 15 thousand and continued regularly the loan and savings transactions. Though she has a big family of 7-members, she has been expanding the business, all working together. In 2014, she started a cosmetics shop in Ghorahi Bazar availing NPR 75 thousand loan. Then after, the business prospered gradually. She states that, currently the cosmetics and hair threads business generates good income. In 2016, she further availed NPR 150 thousand loan and started selling cosmetics and bangles in wholesale. As she made regular savings in Ghorahi branch, in 2019 she got the Commendation Letter as the Successful Entrepreneur and Regular Savings Client. With business income, she has made a 4-room well-constructed house in 2017 acquiring 10 Dhur residential land. She states that, in 2020 she raised the house to two and half story with a total of 10-rooms, where she is living now. Now, her cosmetics and fancy shop is running well. She shares that, she has a total saving of over NPR 100 thousand at Nirdhan. She has also opened public savings account in Nirdhan in the name of her spouse where NPR 270 thousand has been deposited. She has progressed much and happily pursuing the business with Nirdhan affiliation.

Amirun states, "When I started business, I had no capital. I will never forget Nirdhan support and togetherness. Nirdhan has proved boon for me. The perspective of the society towards me and my family has changed and now I am enjoying my life with prestige and dignity. I thank Nirdhan for enabling me in reaching at this stage." She advises the group members and other sisters in making their life easier with proper utilisation of the loan facility availed from the institution.

*Contributor: Pabitra Tiwari, Assistant, Branch Office Ghorahi, Dang*

## The transformation in life with beekeeping

Chet Kumari KC, born in 1980 in Bansgadhi, Dang District is the mother of two children. Born as the eldest child in a middle-class peasant family, her childhood was spent in taking care of the siblings. As such, she had to end her studies in grade 8. Married in 1996 to an ordinary peasant family in Kutichaur, her-in-laws included father- and mother-in-law and three sister-in-law. She had to engage in some vocation as the family had no other income sources. As such, she was engaged in various businesses in consultation with her spouse given that subsistence farming may not prosper the family. She now seems satisfied with her final choice of beekeeping business.



Resident of Bansgadhi, Ward 19, Tulsipur Sub-metropolitan City, Dang District, Rapti Zone, she is well-known as a successful entrepreneur. She has been managing livelihood with commercial beekeeping in Bansgaghi and Kutichaur. She earlier faced various difficulties while pursuing traditional agriculture. She thought of doing some alternative business but could not pursue due to lack of capital. In 2006, she got affiliated in a group under Nirdhan Tulsipur Branch as she learnt from neighbouring sisters about the institution. She first availed NPR 15 thousand loan and started a grocery shop in the village. As the grocery did not generate satisfactory income, she continued availing subsequent loan facilities and tried her luck with goat farming, buffalo farming and vegetable farming and so on. In 2017, she choose beekeeping and invested about NPR 200 thousand. She states that, currently her annual transaction volume in average is NPR 600 thousand and out of this she makes NPR 400 thousand income.

Chet Kumari shares, “Nirdhan has been an economic charioteer towards making me an entrepreneur.” She has replaced thatched-roof house with tin-roof house, sent her spouse abroad, educated the children and managed medication of her father- and mother-in law without resorting to the moneylenders. Nirdhan loan also helped in marrying her daughter off and she no more needs loan from moneylender at times of economic problems, small or big. She is happy in becoming a Nirdhan member and looks forward to its loan support for marriage of her son. She shares that, though her spouse is abroad, she has been self-reliant managing 50 beehives, goats, poultry and cow farming. She has been saving annually NPR 200 thousand after covering various expenses including household, medication and education. She states that, with honesty and dedication, one could be a successful entrepreneur.

*Contributor: Narayan Budha, Assistant, Branch Office Tulsipur, Dang*

## Layan Budha Magar: Securing future with hotel business

Layan Budha Magar - born in 1987 in the family of Bhandeo Roka Magar (father) and Dhati Roka Magar (mother) in Ward 3, Bhumre Rural Municipality, Rolpa – was married in 2008 to Yam Bahadur Budha Magar of Ward 3, Kanda Rural Municipality. Educated up to grade 8, she gave birth to a son as the first child in 2011. The good marital relationship for seven years was spoilt as her spouse married a second wife. Then after, she took refuge at her maternal home due to economic problems. She thought of sustaining her life running a small snacks shop in Khabang Bagar, the local market of Kakri VDC 8, instead of relying on her maternal home. With the opening of the Rural Municipality Office in Khabang Bagar, Ward 2, Bhume Rural Municipality, Rukum East under local governance in 2017, the economic activities caught-up.



In February 2018, Nirdhan opened its branch in Rukum East, the youngest district in the country and she got affiliated in the group in May 2018. She managed lodging materials for expansion of her hotel business with the first loan of NPR 75 thousand in September 2018. She made good income from hotel business and repaid the loan within nine months. With savings from hotel business, she thought of relocating the hotel nearby the Rural Municipality Office and availed the second loan of NPR 150 thousand. She utilized the amount in making 4-bedrooms and a kitchen and resumed the hotel business. She states that she could now make a monthly income of up to NPR 50 thousand through proper utilisation of Nirdhan loan facility.

From business income, Layan has been ensuring education of her son in a boarding school, monthly saving of NPR 3 thousand in Sambriddhi account and monthly NPR 1 hundred in group saving. She advises other members in the group on proper utilisation of loan facility curtailing unnecessary expenses and in developing regular savings habit highlighting on its future benefits. She shares that the real poor could uplift herself if the loan investment from the institution is properly utilized. She is very positive on Nirdhan programs as they are convenient and helpful for those willing to pursue business but lack capital.

*Contributor: Basanta Kumar Oli, Assistant, Branch Office Rukumkot, Rukum East*

## Kamala Devi: Nirdhan became the support

Kamala Sapkota - born in 1960 in the family of Ram Pokhrel (father) and Chandra Kala Pokhrel (mother) in Ghachowk, Pokhara, Kaski – was married in 1975 to Chandra Prasad Sapkota of Phutahawa, Ward 3, Jamuni Rural Municipality. Married to a low-income family with the person engaged in politics, she had to face a major crisis as her spouse married another women within a month. She faced much difficulty due to weak economic condition as well as separation from the spouse. One day, Nirdhan Kohalpur Branch staff visited her house and informed on the collateral-free, group-based loan facility targeted towards hardworking and self-reliant women. Kamala also thought of engaging in some business. She formed Swatantra Nagar Women’s Group in November 2003 and continued the loan and savings transactions affiliating in the group.

She first availed NPR 12 thousand loan and engaged in goat farming. The business prospered with her due care and currently she has been keeping over 80 goats. She states that the goat farming has been advanced into commercial scale and all in the family are now busy. Besides, goat farming she has started iron grill industry for her son. She states that the daughter-in-law and grandson supports her son in the industry, which has also employed one worker. She states that the goat farming and iron grill industry both generates a monthly income of over NPR 50 thousand.



She had started the business in 2005 with NPR 12 thousand loan. She has been good example that the hardworking and enterprising individuals if supported by institutions could progress well. With Nirdhan affiliation, she ensured education for her children up to grade 10 and iron grill business related training for her son. As a result, her son has advanced the iron grill industry working as the Head Mechanic. Besides her goat farming business and support in the iron grill industry, she takes part in the social activities as well.

Asked on what sorts of success she could achieve with affiliation in Nirdhan, Kamala replies, “My spouse married another women within a month yet I managed to raise 2 of my children and 2 from the second wife and ensured education and training to my son. He is now working as the Head Mechanic and has become self-reliant. These are my great successes.” All respect her deeds and self-confidence as her struggle has been seen as an excellent example in the society. She smilingly shares that, she not only furnishes her loan repayment installments on time, but also supports the sisters at times of their difficulty. Finally, she extends her best wishes for continuous advancement of Nirdhan and commits that she would never forget its support.

*Contributor: Pushpa Kumari Subedi, Branch In-charge, Branch Office Kohalpur, Banke*

## Indra Kumari: Entrepreneurial journey with buffalo farming

Indra Kumari Khadka - born in 1978 in the family of Opi Ram Khadka (father) and Durpati Khadka (mother) in Khalanga, Rukum – was married in 1995 to Birendra Khadka of Ward 9, Kamdi Rural Municipality, Banke. Being the elder daughter-in-law, all household responsibilities fell upon her. The daily wage earning of her spouse had to cover household expenses, education of her brother-in-law and medication of mother-in-law. At the beginning, she faced difficulty in finding jobs being new to the locality. One day, Nirdhan Ranjha Branch office staff visited the village and informed about the institution. She also learnt on the institutional services and facilities and joined Tilakpur Women's Group in June 2006 after consultation in the family.



She first availed NPR 15 thousand loan in January 2007 and purchased a buffalo. As the business was new to her, the income was delayed and it became difficult in managing the loan repayment installments as well as household expenses with the earning from her spouse. As the milking started, her days became bright. She started furnishing loan repayment instalments selling buffalo milk in the village. As she learnt that the hard-work do not go into vain, she availed another loan of NPR 15 thousand and added another buffalo. As the income from buffalo farming increased, both the couple engaged in the business that further generated good income. She continued advancing the business availing subsequent loan facilities respectively of NPR 50 thousand, NPR 100 thousand, NPR 150 thousand and NPR 200 thousand. With the business income, she has been able to acquire 6 Katha land in the village. She states that she has done grass farming in that land. Recently, she has also registered her buffalo farm. She continued her struggle without surrendering to the difficulties and now managing 8 milch buffalos, 2 Jersey cows and 6 goats. She states that she makes monthly income of NPR 75 thousand selling 80 litres of milk daily. Her family is now relieved from the economic hardship and could reach at this stage with Nirdhan support. She wished to thank Nirdhan heartily for its help in advancing the business with the provision of collateral-free loan.

The children of Indra Kumari has availed higher education. She could now survive at her own. Nirdhan has a great role in making her self-reliant lifting up from the state of poverty. She shares, “Never be careless at times of happiness and never be worried at times of sorrow, the struggle makes a woman able and capable.”

*Contributor: Jamal Ahmad Khan, Assistant, Branch Office Ranjha, Banke*

## The life transformed with proper utilisation of loan

Manakala Sonar - born in 1985 as the first child in the family of Aitaram Sonar (father) and Belmati Sonar (mother) in Teliyanpur, Banke – was married at the early age of 16 years in 2001 to Sobiram Sunar of the same village. Though, the economic condition at her maternal home was weak, she could avail formal education up to grade 5. However, her desire of availing further education has to be dropped as her mother passed away in those days. At her in-laws, it was difficult managing two square meals as the family was big with weak economic condition.



As her spouse was also job-less, the couple decided to go to Punjab (India) immediately after marriage. She states that she got an opportunity to learn weaving sweaters as they worked for 2/3 years in the sweater garment there. She became a mother of the first child in Punjab and thought of doing some skill-based business returning back to Nepal as the family size had increased. She engaged in vegetable farming in consultation with her spouse immediately after returning Nepal.

As the vegetable farming did not generate proper income, she opened a tailoring shop. In 2013, she met Nirdhan staff and learnt on collateral-free loan for deprived family on group guarantee. As she thought it as a good arrangement, she formed a group and got herself affiliated. She states that she first availed NPR 40 thousand loan and purchased two sewing machines. This loan turned out the support of her life. As the income improved, she availed the second loan of NPR 60 thousand and operated a garments industry adding sewing and cutting machines also utilizing her savings. She states that, she expanded further the business availing subsequent loan facilities respectively of NPR 150 thousand in the third year, NPR 200 thousand in the fourth year and again NPR 200 thousand in the fifth year. The garments industry currently has a total of 22 machinery items including 7 Sewing machines, 3 Sweater Weaving machine, 4 Overlock machine, 2 Folder machine, 2 Cutter machine, 1 Pico machine, 1 thread winding machine and 1 iron costing NPR 14 thousand. She states that the total cost of these machinery items is around NPR 2.2 million.

Manakala shares that she has made a house fitted with air-conditioner for operation of the garments industry and both the couple are working hard in making and selling the ready-made garments to Nepalgunj, Bardiya and Dang as per the season. With Nirdhan support, the industry has been running successfully. She has been able to make her identity that of a successful entrepreneur in the society. She shares that she has been proud to introduce herself as a successful entrepreneur and is very positive towards Nirdhan as it supported her in reaching that stage. She states that hard-work and struggle are the key in the life and she reached at this stage with proper utilisation of the loan facility of Nirdhan, which is the first institution engaged in microfinance supporting the help-less and deprived.

*Contributor: Harka Bahadur Thapa, Assistant, Branch Office Udayapur, Banke*

## The success of Karna Kumari

Karna Kumari Bohara born in 1976 in Gotamkot, Ward 2, Rukum was engaged in love-marriage at the age of 25 years with Hridaya Airi, working in Nepal Army in the village. She could avail education up to grade 5 given the wrong social traditions in the village. She joined her spouse in his duty station in Khaptad (Far Western Region) after marriage. She states that she would never forget the day there when her 15-day old son had to be taken to hospital due to illness and she could manage to buy the medicine the following day only as she lacked money that day.



As the conflict started, the Airi family returned back to village leaving the salaried job in 16 years of service. Then after, they had to struggle to manage livelihood. She got motivated to do some business as she witnessed Nirdhan loan and savings transactions in the village group. She started poultry business making a coop and keeping 500 chicks with the first loan of NPR 30 thousand after her affiliation in the group in 2011. As the income generation from the business was good, managing livelihood became more convenient. She states that she expanded the business adding coops with subsequent loan facilities respectively of NPR 50 thousand in the second year and NPR 60 thousand in the third year.

She states that she has been able to make a one-story 4-room house in the village with her earning for three years. She further states that, with increased income from the poultry farming, she has kept adding the coops availing loan facilities in subsequent cycles respectively on NPR 75 thousand, NPR 90 thousand, NPR 150 thousand, NPR 200 thousand and NPR 300 thousand. Currently she has been availing NPR 380 thousand for the eighth time. Besides poultry, she has also kept 1 thousand fingerlings making a fish pond. She states that she has been able to acquire 15 Dhur land in Nepalgunj from the business income. Currently, her business has an investment of over NPR 7 million and one son is studying in a boarding school in Nepalgunj and another son is in grade 12 in Dang.

Resident of Khajura 2, the 44 years old, Karna Kumari has kept 7 thousand poultry in 4 coops constructed in her 6 Katha land as well as 1 thousand fish in a fish pond. She states that, with the business income, she has made a one-story, 4-room well-constructed house in Khajura and acquired one plot of residential land in Nepalgunj. She further states that she is making monthly income of NPR 80 thousand from poultry farming and has employed 2 workers. She has been assisted in the business by her spouse and two sons. For future, she is saving monthly NPR 1 thousand 1 hundred in Sambriddhi saving and she has about NPR 73 thousand in another savings account. She states, "Nirdhan is my life-support." She shares with all sisters that, if business is pursued with proper utilisation of loan facility from the institution, one becomes successful.

*Contributors: Shalik Ram Lamichhane/Ramesh Thagunna, Assistant, Branch Office Paraspur, Banke*

## Khagisara Sunar: The enterprising woman

Khagisara Sunar born in 1969 in a poor family in a village in Ward 5, Khajura Rural Municipality was married at the age of 15 years with a person in the same village. After sometime of marriage, the whole family relocated to Khajura of Banke District in 1985. She stated that, there was difficulty in managing daily expenses in the initial days as she was married to an ordinary, poor family. After marriage, she gave birth to 2 daughters and 1 son. At the time of raising the children, her spouse separated marrying another women. Then after, all responsibilities fell upon her. She started raising the children with daily wage labour. In between, she underwent 3-month sewing cutting training. However, she could not start a business in lack of capital.



In 2009, she got affiliated in the Nirdhan group, availed collateral-free loan of NPR 20 thousand on group guarantee and started a tailoring shop at her house buying a sewing machine. The business prospered with her soft words, polite nature and hard-work. She then invested in business expansion availing loan facility of NPR 60 thousand, NPR 80 thousand and so on up to NPR 300 thousand. With the business income, she ensured higher education for her children and married her daughters off in good families. Her son is engaged as a Supervisor in a company. She states that she has also made a well-constructed house from the business income.

Khagisara is a struggling women and has been operating tailoring business and training centre at her own house. She states that she makes up to NPR 50 thousand monthly income from tailoring business and that she has ensured higher education to her children. She further states that she has plans to expand the business further as it has strengthened her economic status. She shares, “Nirdhan has given me a new life. If the loan from the institution is properly utilized, one could progress well. As Nirdhan has brought about the changes in my life, I will remain a life-long member of the institution.”

*Contributor: Jeevan Khadka, Senior Assistant, Branch Office Khajura, Banke*

## Laxmi Pun: A story of struggle

Fattepur in the banks of the Rapti River, known as the remote place in Banke District lies in the rural area about 15 KMs away from Nepalgunj. The daily consumable goods are not easily available there. The locals are compelled to reach Nepalgunj for the shopping. Laxmi states that she has been working day and night to meet the local demand of meat.



Laxmi Pun Magar – born in 1992 as the youngest child in the family of Hasta Pun (father) and Jasuda Pun (mother) in Ward 1, Jankot VDC, Rolpa – was married at the age of 15 years in 2007 to Lok Bahadur Gharti of Ward 8, Fattepur VDC, Banke District. She gave birth to the first girl child in 2008 and has 3 children as of now. Married while at school, she has studied up to grade 10. She states that she sent her spouse to Malaysia for employment as they faced economic problems due to unemployment. Laxmi was still stressed as her spouse could not earn as expected and thought of doing some business herself. However, she had to wander around to manage the capital for business and Nirdhan became her support. She started her transaction with Nirdhan forming a group of 12 sisters. She started a stationery shop with the loan of NPR 40 thousand in 2013. She states that she has created full employment for 5 family members including herself in her businesses that include poultry with investment of NPR 1.5 million, meat shop with investment of NPR 500 thousand, grocery shop with investment of NPR 100 thousand and vegetable farming with investment of NPR 300 thousand.

Currently, she has opened her own meat shop. She has kept 1,000 chicks and plans for adding 2,000 chicks availing a loan of NPR 300 thousand again. Earlier she had only 15 Katha unregistered barren land (Ailani) and a house. She has now acquired 18 Katha registered land (Numbari) and two well-constructed houses. She states that she has a total savings of NPR 300 thousand at Nirdhan as well as in other bank and financial institutions. All of her children are studying in local boarding school.

Laxmi, enjoying her hard-work in the business that she started almost with zero-level shares smilingly, “had not been Nirdhan there, my life would not have changed. One would succeed for sure if loan is properly utilized and repayment of loan installment and interest is furnished regularly.” Now, thousands of Laxmi like her have become entrepreneurs with the collateral-free loan facility. She shares with the sisters that not much time would be required in developing the country as well as those affiliated in the groups if the availed loan facility is properly utilized towards strengthening the economic condition of not only the self and the family but also of the whole nation.

*Contributor: Nand Prasad Dahal, Assistant, Branch Office Fattepur, Banke*

## The joy in Parbati's life

Parbati Kunwar born in the family of Jaya Lal Kunwar (father) and Laxmi Kunwar (mother) in Ward 5, Bansgadhi Municipality was married in 2010 to Purna Bahadur Thapa of Dailekh District. As she was married to low-income family, her spouse had to go for labour in India and she used to stay at her maternal home. She shared that her life was not as expected and she used to suppress her wishes as she stayed at her maternal home.



In 2011, she learnt from a neighbouring sister on collateral-free, group-based Nirdhan loan targeted to hardworking and self-reliant women. With this learning, she also thought of engaging in some business and visited nearby branch office of Nirdhan at Bansgadhi. With proper understanding on institutional rules and regulations, she got affiliated with Nirdhan forming Shanti Nagar Women's Group in March 2012 and continued loan and savings transaction till date. She has a small family with 3 members.

She started a cosmetics shop in Bansgadhi Bazar availing a loan of NPR 40 thousand in 2014. She states that the business prospered gradually and generating good income from cosmetics and fancy shop. She shares that, she would never forget Nirdhan support that she got at a time when she was in need of capital for running a business. Transacting with the institution, she availed NPR 100 thousand loan in 2015 and started shoes, slipper and fancy shop. In 2016, she availed NPR 150 thousand loan and sent her spouse abroad.

In 2017, Parbati acquired 1 Katha residential land valued at NPR 400 thousand with income from her business as well as earning of her spouse. She made a 4-room well-constructed house with income from both the couple as well as another loan of NPR 300 thousand. She states that her business is running well now and she has also purchased a scooter. She further states that she has saved over NPR 200 thousand at Nirdhan. She has progressed much with institutional affiliation and Nirdhan has proved boon in bringing joy in her life. She thanks Nirdhan as she could now live with prestige in the society with its' changed perspective towards her family. She advises the group members and other sisters in improving their lifestyle utilizing properly the loan facility from the institution.

*Contributor: Uttam Bahadur Bista, Assistant, Branch Office Bansgadhi, Bardiya*

## Sita's vow not to leave Nirdhan

Sita Chaudhary born in 1968 in the family of Sita Ram Chaudhary (father) and Mangali Tharu (mother) in Ward 5, Rajapur Municipality, Bardiya was married in 1985 to Kanhaiya Lal Chaudhary of the same village. Her life turned out to be different than expected as she came from a family of 29 members and married to a family with 35 members that also of a very deprived one. Given the poverty, her spouse used to engage in labour in India and at times become a political activist. The 2 Katha land that was appropriated to them while separating from the joint family was sold by her spouse so as to make a Tharu film. Moreover, her woes increased as her spouse brought home another wife.



Then after, she relocated to Rajapur Bazar with her two sons and started a small grocery shop. However, the grocery shop did not last long. Around 2010, she came to know about Nirdhan forming women's group in Rajapur Bazar and she also acquired training and got affiliated in Rajapur Bazar Women's Self-reliant Group. She has a 5-member family.

The first grocery shop that she opened with a loan of NPR 20 thousand had to be closed due to her spouse. As such, she started a snacks shop with the second loan of NPR 60 thousand. The small snacks shop prospered gradually. She states that, she has now been operating a big hotel together with her son and daughter-in-law in two shutters rented in the Municipality building.

As she has managed the hotel business well, she has opened a bamboo and rattan furniture shop for her younger son. She has engaged 3 persons in the hotel and 1 person in the furniture shop and makes monthly income of over NPR 50 thousand from the businesses after deducting all expenses. She has invested NPR 300 thousand collateral-free loan in the hotel business that she started in 2013 with a loan of NPR 60 thousand. Since the beginning, she has been making savings and as of now she has saved over NPR 50 thousand at Nirdhan. She states that, with business income, she has made a 4-room well-constructed house acquiring 10 Dhur residential land in the Bazar area and also acquired 12 Katha land in the village.

Sita states, "I will never leave Nirdhan even if other institutions offer her gold." She shares that, she has been a good example that hardworking, honest and enterprising women, if supported by institutions could progress well. She states that, though her spouse left her, she could progress well with her own capability as well as Nirdhan support and all respect her deed and self-confidence.

*Contributor: Devi Ram Parajuli, Section In-charge, Branch Office Rajapur, Bardiya*

## Sabita: Nirdhan made me an entrepreneur

Sabita Nepali - born in 1983 in the family of Jayroop Khadka (father) and Jhapu Khadka (mother) in Ward 8, Naule Katuwal VDC, Dailekh District - was married in 2000 to Chandra Bahadur Nepali as his second wife. Entered in the family as the second wife of Chandra, she was looked down upon by the first wife, the family and the society. The couple then relocated to Taratal of Baridya District in 2003 to escape from the societal neglect and started a small tailoring business in the rented quarter buying a sewing machine.



She shares that, she was delighted to be affiliated with Nirdhan group at a time when she was unable to expand her business in lack of capital. In 2015, she got affiliated in Lalibazar Women's Society and availed the first loan of NPR 50 thousand that she used in purchasing two sewing machine. So far, she has fully utilized the loan facility for five times and currently selling clothes together with operating the tailoring shop. She states that, for the last time, she has availed NPR 300 thousand on 27 January 2021 and invested in the tailoring shop. She currently has a business worth NPR 1 million and saved NPR 70 thousand at Nirdhan. She further states that, relocated from Dailekh with just a pair of clothes, they now have made a well-constructed house in Sonashri, operated a business worth NPR 1 million, ensured children's education in good school and engaged a son in a cooperative. She shares that, the business now generates up to NPR 50 thousand income per month.

The happiness and sorrow in the life are like two sides of a coin. Many of us are still drown and living in poverty yet Sabita has been able to become an example that hard-work, honesty, dedication and perseverance could bring positive changes in one's life. She has now been able to become owner of a clothes store while running a tailoring shop. She shares that she would continue to be affiliated with Nirdhan and advance in the path shown by the institution as it has mentored towards positivity and supported many clients economically even during COVID-19 pandemic.

*Contributor: Dhani Ram Tharu, Assistant, Branch Office Gulariya, Bardiya*

## Basana Devi: The continued journey

Basana Devi Bayak Chhetri - born in 1977 as the first child in the family of Roop Singh Budha (father) and Indra Kala Budha (mother) in Ward 2, Bhairabsthan VDC, Achham - was married at the age of 19 years to Dhan Singh Bayak Chhetri of Surkhet. She is a mother of 3 children and believes that happiness and sorrow are the two usual sides of the life. To earn family livelihood amidst economic problems, she relocated from Surkhet to Bhadeli in Bardiya and lived in a rented quarter. In 2011, she got affiliated in Bhadeli Women's Society operated by Nirdhan, Bhurigaon Branch and availed the first loan of NPR 30 thousand that she invested in poultry business. Currently, she has a business transaction worth NPR 700 thousand. She has so far availed loan facility for seven times and been engaged in goat farming and piggery besides poultry.



In 2020, for the last time, she has availed NPR 300 thousand loan for investment in the business and has saved NPR 103 thousand at Nirdhan. Relocated from Surkhet in a pair of clothes, she now has a house in Bhadeli made of concrete blocks and been managing a business worth NPR 700 thousand. One of her children is studying at Diploma level and others are in good school. She states that, her business generates up to NPR 300 thousand income in a quarter.

There are significant number of persons in the society laboring day and night just to earn their livelihood despite of the State's claim in reducing poverty. The positive change is possible if individuals are equipped with the qualities of hard-work, honesty, dedication and perseverance. Basana Devi has been an example that the lifestyle could be enhanced even with a small business. She states that, she would continue to be affiliated with Nirdhan and advance in the path shown by the institution as it has moved the members towards positivity and supported many of them economically despite of the extreme situation in the country.

*Contributor: Sushmita Acharya, Assistant, Branch Office Bhurigaon, Bardiya*

## Radhika: Enjoying the vegetable farming

Radhika Gharti - born in 1971 in the family of Chamu Pun (father) and Kamala Pun (mother) in Kaprichaur 4, currently Simta Rural Municipality 7, Surkhet - was married in 1991 to Birendra Kumar Gharti of the same village. Her life could not be convenient as expected as she was married to an ordinary income family. She had to engage in farming in leased land in Jamune Bazar so as to earn family livelihood and educate the children.



One day, she learnt from one of the neighbours, Bimala Nepali on the provision of collateral-free, group-based Nirdhan loan to hardworking and self-reliant women. With this learning, she also thought of doing some business. With much contemplation and consultation with her spouse, she contacted Nirdhan staff to learn more on the loan facility. After nine days of training assembling the village sisters, she got affiliated in Jamune Bazar Women's Group on 10 September 2012. She states that, with a 7-member family, she has been regularly transacting on loan and savings. She first availed a loan of NPR 30 thousand and started vegetable farming in 3 Ropani land. The vegetable farming progressed well as she worked hard. She was encouraged with the success and shares that she has now been busy with seasonal and off-season vegetable farming as well as banana farming in 20 Ropani of leased land.

The vegetable farming that she started has now transformed into modern agricultural farming. She shares that her spouse supports her in seasonal vegetable farming as demand has increased. She has used hand-tractor and modern machinery in farming. She states that she makes more than NPR 25 thousand per month from both vegetable and banana farming after deducting all expenses. Starting with NPR 30 thousand loan in 2012 for vegetable farming, she has continued availing loan facilities as needed and now using NPR 300 thousand. With income from vegetable farming, she has ensured Armed Police Force course for her elder son and JTA course for younger son. She has also been active in savings since she started business with Nirdhan affiliation and now she has saved over NPR 65 thousand in the institution. She states that, she has been able to make a two-room well-constructed house acquiring 5 Aana residential land in Bazar area with business income.

Radhika has been an example that hardworking individuals, if supported by the institutions could progress well. With Nirdhan affiliation, she has ensured education up to grade 12 for her two sons and the younger son is helping her with treatment of various diseases in vegetable farming and agricultural plantation given his education of JTA. She is very happy as she could engage her spouse in the business making him self-reliant. She smilingly shares that, she not only furnishes her loan repayment instalments on time but also supports the sisters at times of their difficulty. For her, Nirdhan has been a charioteer.

*Contributor: Nim Bahadur Gharti Magar, Section In-charge, Branch Office Salli Bazar, Salyan*

## Sauni Sunar: Happiness brought about by Nirdhan

Sauni Sunar - born in 1977 in the family of Khime Sunar (father) and Pamphi Sunar (mother) in Ward 1, Chaurjahari Municipality, Rukum - was married in 1993 to Prakash BK of Ramri in Marma VDC. Her life was not convenient as expected as she was married to a low-income family. Her spouse had to engage in wage labour in India so as to earn livelihood. She faced much difficulty due to separation from her spouse as well as vulnerable economic condition. In 2013, when Nirdhan staff made household visits informing on the collateral-free loan through groups to hardworking women, she also thought of doing some business. After nine days training, she got affiliated in Shahid Gate Women's Group in July 2013 and continued loan and savings transactions regularly. She has a 7-member family.



She first availed group loan of NPR 40 thousand and started vegetable shop. The vegetable shop prospered gradually. She states that, she now has been running a grocery shop and clothes shop as well besides the vegetable shop. She has been assisted by her son, daughter-in-law and spouse as the vegetable shop ran well. She states that all the businesses are running well and generate over NPR 50 thousand income monthly after deducting all expenses.

She shares that she has been availing loan facilities and paying back time to time and now invested in the business, NPR 300 thousand collateral-free loan as well as NPR 500 thousand micro-enterprise loan. She has equally been active in savings for future. She has saved over NPR 78 thousand in the institution. She states that, with business income, she has made a house acquiring 1 Ropani land in Bazar area where she has been running her shops. She further states that she has ensured education up to grade 12 for her son and daughter and takes part in social works at free times as needed.

Sauni shares that, after affiliation in Nirdhan, she has been able to engage her elder son in a jewelry shop and her daughter in grocery shop. Her younger son is studying hotel management in Kathmandu. She states that all these have been great achievement and expresses her happiness on the support provided by the institution.

*Contributor: Tulasa Acharya, Assistant, Branch Office Chaurjahari, Rukum West*

## Pushpa: Changes brought about by Nirdhan in the life

Pushpa Nepali - born on 18 July 1996 in the family of Gyan Bahadur Sarki (father) and Belmati Sarki (mother) in Ward 4, Kotmala VDC, Salyan - was married in 2014 to Balbir Nepali of an ordinary family in Rukum District. As she learnt from a neighbour that Nirdhan provides collateral-free loan, she also decided and joined Nirdhan group in 2015. Currently, she has a 4-member family including the couple and two children.

She availed collateral-free group loan of NPR 60 thousand and started shoes repair shop. The business prospered gradually and she was encouraged further. She has been assisted in business fully by her spouse. The simple shoes repair shop has now been transformed to an industry with their untiring work and dedication towards the business. She states that, as hundreds of the client visit their shop, her spouse has been engaged in bringing new design items from Nepalgunj, Dang and Butwal for sale in the shop as per the client demand.

She states that she makes monthly income of up to NPR 75 thousand after deducting all expenses. She further states that, starting with NPR 60 thousand, she has been availing seasonal and other loan facilities for business expansion and has currently invested NPR 250 thousand ordinary loan for business expansion.



She continued her loan and saving installments even during the lockdown period. Her loan and saving transactions are satisfactory as per institutional rules. Since she started business with Nirdhan affiliation, she has also been saving regularly. She states that she has saved over NPR 70 thousand in the institution and acquired 1 Katha land in Dang with business income.

Pushpa has been an example that the God resides in the laboring pair of hands. She has ensured private school education for her two children with business income. She states that, she need not seek others' support in furnishing loan repayment installments and is happy that she could support neighbours in need and making regular savings. She has been a great personality with supporting attitude. She states that she could never forget Nirdhan favour as she could progress well in the business due to its financial support.

*Contributor: Sita Nepali, Centre Mobilizer, Branch Office Khalanga, Jajarkot*

## Kalawati: The successful entrepreneur

Kalawati Sarki - born in 1997 in the family of Judde Sarki (father) and Chanda Rupa Sarki (mother) in Sarki Tole, Ward 1, Tripura Sundari Municipality, Dolpa District - was married in November 2013 to Bam Bahadur Karki of the same district. She could not avail the formal education as expected due to low income source. The wage labour of the parents was barely enough to cover two square meals of the family. One day she learnt from her mother about collateral-free Nirdhan loan for the hardworking and self-reliant women. She learnt further on institutional rules and regulations from Nirdhan Dolpa Branch staff and got affiliated in Tripura Sundari Women's Self-reliant Group in September 2018. She has since been transacting on loan and savings regularly. She has a 4-member family.



She first availed a loan of NPR 75 thousand for poultry farming business. As the business generated much income, she availed the second loan of NPR 150 thousand and expanded the poultry coop as well as started goat farming. She has currently been engaged in commercial poultry farm keeping 1,500 chicks availing NPR 200 thousand loan. Her spouse assists in the business where she has employed her brother. She sells the meat products at local market, Tripurakot Bazar and the district headquarter, Dunai. She states that her business generates the monthly income of over NPR 50 thousand after deducting all expenses.

Kalawati has learnt well in saving a portion of her income and thus saved over NPR 45 thousand in the institution. She states that, with business income, she has made a 3-storied house with tin roof in the local bazar as well as ensured education of her one daughter in private school and higher education of her brother-in-law in Kathmandu. She not only furnishes her loan repayment installments on time but also advises the group sisters for economic progress through engaging in business availing loan facility.

*Contributor: Panna Bahadur Thakulla, Centre Mobilizer, Branch Office Dunai, Dolpa*

## Jhupu Rawal: Nirdhan brought changes in my life

Jhupu Rawal - born in 1981 in the family of Bir Chandra Karki (father) and Bel Chandra Karki (mother) in Karkiwada, Ward 5, Chhayanath Rara Municipality, Mugu - was married in 1999 to Balkarna Rawal of Hennikadh, Ward 3 of the same municipality. Her life could not be enjoyable as expected as she was married to low income family. Her spouse had to engage in wage labour in India to earn livelihood. She had to spend her life with much difficulty due to separation with her spouse and vulnerable economic condition.

One day in 2015, she learnt from Nirdhan staff visiting the village on collateral-free, group-based loan targeted to hardworking and self-reliant women. With this learning, she also thought of doing some business. With much contemplation, she visited Nirdhan branch office in Gamgadhi to learn more on loan facility of the institution. With proper understanding on institutional rules and regulation, she got affiliated in Hennikadh Women's Group in July 2016.



She first availed NPR 50 thousand loan and started vegetable farming. She then continued availing loan as needed and furnishing loan repayment installments. She further

availed NPR 300 thousand micro-enterprise loan and opened a furniture industry for her spouse. Both the businesses prospered gradually. She states that the businesses generate monthly income of over NPR 100 thousand after deducting all expenses. Currently, both the couple is busy with the business. Their vegetable farming and furniture industry both are running well. As the furniture industry expanded, she has employed four other persons there besides her spouse.

She has been active in savings as well since she started business with Nirdhan affiliation. She has saved over NPR 100 thousand in the institution. She has converted her mud and wooden house into tin-roofed house and acquired a parcel of residential land in Gamgadhi Bazar with business income. She has been an example that hardworking and enterprising individuals if supported by institutions could progress well. With Nirdhan affiliation, she has enrolled her children in a residential school in Kathmandu. Her daughter is in grade 11 and son is in grade 7. The couple though busy in their businesses, takes part in social activities at their free times and as needed. Asked on what achievement that you could make after affiliation in the institution, she replies, "My spouse used to engage as a labour and carpenter at others' place, making him self-reliant in own business is a great achievement." All in the society praise her deed and self-confidence.

Jhupu states that she not only furnishes her loan repayment installments on time but also supports the hardworking sisters at times of their difficulty.

*Contributor: Shanti Budha, Centre Mobilizer, Branch Office Gamgadhi, Mugu*

## Mira: Biography of a struggling woman

Mira Rokaya was born on 30 July 1979 as the second daughter in an ordinary and poor family of Khamba Prasad Rokaya (father) and Januka Rokaya (mother) in Limsa, Ward 9, Rokaya VDC in the remote district of Jajarkot. She had a family of 10 members including 4 sisters and 4 brothers. As there was no employed person in the family and not much arable land, the farming sustained only 6-7 months of family needs.



As livelihood became difficult in Jajarkot with no higher education facilities, the family relocated to Chhinchu of Surkhet district in 2001. While studying grade 12 in Chhinchu, she was married to Lok Raj Rawal of Mugu district. After birth of the children, their upbringing and medication at times of illness became difficult and her relationship with the spouse worsened. At last, she got divorced. She became worried on upbringing of the children. In 2014, she took shelter at her elder sister's residence in Simikot, Ward 6, Simikot Rural Municipality, Humla District.

She shares that, it became too difficult initially to spend the days in a new environment of Humla, one of the remotest districts in Nepal. She started feeling like engaging in some business. In the meantime, she learnt about collateral-free Nirdhan loan to women through groups for running business. She got affiliated in Suchanatole Women's Group in 2018 as her elder sister provided guarantee. She first availed a loan of NPR 75 thousand and started a grocery shop in August 2019. She further availed loan facilities for business expansion as needed and went on settling earlier loans. Currently, she has invested in the business availing collateral-free loan of NPR 250 thousand. The business prospered with her untiring effort and continuity. Her grocery shop currently has a stock worth NPR 1 million. She has been managing the business solely. She has been making a monthly income of over NPR 50 thousand after deducting all expenses. She has also acquired a parcel of residential land in Surkhet. She has ensured education of her son in a boarding school in Surkhet. She states that her life has now transformed compared to the past.

Mira is satisfied and happy with affiliation in the Nirdhan group. She states, "The collateral-free loan facility of Nirdhan has been a boon for women like us and it has brought a big change in my life. I could bring changes in my economic condition pursuing the business with hard-work, patience and dedication utilizing properly the collateral-free loan facility." She shares that, she has been advising other sisters like her to utilize properly the Nirdhan loan as this facility is like a friend for those willing to pursue some business.

*Contributor: Dhan Bahadur Rawat, Assistant, Branch Office Simikot, Humla*

## Bishnu Dhital: Enjoying with goat farming

Bishnu Dhital born in January 1959 in Dhita, Ward 1, Depalgaon VDC was married to the geographically remote rural municipality of Guthichaur, Ward 5 of Jumla district. She has a son and a daughter. She had to suppress her unlimited wants as she was married to a rural low income family. As such, she harbored a noble wish of becoming self-reliant engaging in a business. In the meantime, she was informed by a neighbour that Nirdhan staff is assembling the village sisters for group formation and she also went there. On 16 April 2014, she got affiliated in the group after completing 9-day training about the institution and its services.



She continued her savings for three years since the group formation. She availed the first loan of NPR 60 thousand and started goat farming purchasing 7 Nannies (female goats). As she engaged in buying and selling goats, she also continued availing new loan facilities settling the old ones. As of now, she has availed collateral-free loan of up to NPR 200 thousand. She has now been engaged in commercial goat farming keeping 35 Nannies (female goats). She states that, she is assisted by her daughter as her spouse is engaged in buffalo farming.

Currently, she is making a monthly income of over NPR 30 thousand after deducting expenses. She also has Samriddhi savings account where she deposits NPR 1 thousand per month. She has saved about NPR 60 thousand with the institution. She has been ensuring good education for her children in Jumla. She states that, she has managed to acquire 1 Katha residential land besides covering up education of her children and household expenses from her business income supplemented by the income from buffalo farming of her spouse.

Bishnu also supports the dedicated and hardworking sisters. She states that, she could never forget Nirdhan as her life witnessed transformation economically and socially through financial support from Nirdhan.

*Contributor: Tika Raj Acharya, Centre Mobilizer, Branch Office Jumla, Jumla*

## Devi Jaisi: Life transformed with goat farming

Devi Jaisi is well-known as a successful goat farmer. She was born in 1993 in Chaukhi of Sinja valley, one of the remotest locations in Karnali zone. Her childhood was spent in difficulty due to vulnerable economic condition of the family. As she had to attend to household chores due to economic condition, she could not avail good education. She states that she was married at her early ages.



She became of a mother of 5 children. Her spouse used to earn livelihood trading on mats and blankets made of animal fur (radi, kambal etc.) both in Nepal and India. Meanwhile, she thought of engaging herself in some income generating business at her own place. In the meantime, she met Nirdhan staff in Sinja, Dhita Lihi in 2018. With the staff briefing on all matters and in consultation with her spouse, she got affiliated in the group.

She first availed NPR 75 thousand loan and started poultry farming in March 2019. Then after, she added 10 goats with a loan of NPR 100 thousand in March 2020. As the goat farming generated good income, she raised her stock to 30 goats with another loan of NPR 150 thousand. She states that she makes a monthly income of over NPR 45 thousand after deduction all expenses. She has been furnishing loan repayment installments on time and also saving regularly for future. Currently, she has a saving of about NPR 27 thousand in the institution. She states that she has ensured education of her children in a private school.

Devi is a disciplined member with a track record of making regular savings and loan repayment installments. She also supports the sisters facing difficulties. She thank as the institution as her spouse has become self-reliant and children got good school education with support from Nirdhan.

*Contributor: Narendra Bahadur Shahi, Centre Mobilizer, Branch Office Sinja, Jumla*

## Success of Dhanarupa

Dhanarupa Kumari Shahi – born in 1997 in the family of Bir Bahadur Shahi (father) and Dhani Shahi (mother) in Ward 8 of the former Bharta VDC, Kalikot District – was married in April 2016 to Purna Khadka of Ward 3, Manma VDC of the same district. In those days her life could not be comfortable due to weak economic condition of the family. Her spouse used to engage in driving to earn livelihood. She had thought of doing herself a business but could not pursue due to lack of money.



One day, she visited nearby Nirdhan group as she heard from a neighbour that the institution provides collateral-free loan to women after group formation. With proper understanding on institutional rules and regulation, she got affiliated in Chaur “Kha” Self-reliant Women’s Group in 2017. Since then, she has been transacting on loan and savings regularly. She states that, she first availed NPR 60 thousand loan and operated a retail grocery shop.

Currently, she has availed group loan of NPR 150 thousand for investment in the business. She has been continuing with her grocery shop. She states that she has saved NPR 38 thousand in the institution as the business generates monthly income of NPR 10 thousand to NPR 15 thousand after deducting expenses.

Dhanarupa has been an example that hardworking and self-reliant individuals if supported by the institutions could progress well. She states that she has plans for enrolling her son in a good school once he reaches the school going age. Since her affiliation in the institution, she has been availing the loan facility and furnishing loan repayment installments on time. She also supports other sisters at times of their difficulty. She expresses a lot of thanks to Nirdhan as she could become self-employed and made her spouse and other family members self-reliant through the support from the institution.

*Contributor: Mani Krishna Neupane, Assistant, Branch Office Manma, Kalikot*

## Dilu Thapa: Transformation in the life

Dilu Thapa, with permanent residence in Ward 7, Dullu Municipality of the remote Dailekh District in Karnali Province has been operating Bhuwan Khadka Medical Hall and an iron grill industry. Currently, the medical hall has a stock worth NPR 2 million and iron grill and other items worth NPR 1 million. Likewise, she has been operating Yamuna Hardware.



Dilu Thapa was born in 1983 as the youngest daughter in the family of Nara Bahadur Thapa (father) and Motikala Thapa (mother) in Ward 6, Dullu Municipality of the remote Dailekh District in Karnali Province. Despite of poverty and geographical difficulties, she availed the opportunity of education up to Diploma level and CMA. Her family was relocated to Kirti Khamba, Ward 7 of Dullu Municipality as the there was no habitable environment in the village due to armed conflict.

Married in 2000 to Bhuwan Bahadur Khadka of Ward 6, Dullu Municipality, Dailekh District, she has two sons and a daughter. She states that she faced economic difficulty for marketing and managing stock in the business as the daily needs in the family increased with the birth of the children. She had opened Bhuwan Khadka Medical Hall in 2005 with high-interest loan from moneylenders as she was determined to do this business. She has the bitter experience of her inability in business expansion as she thought of due to high interest rate and heavy transportation costs in bringing the stock from Surkhet and Nepalgunj. In 2011, she also operated an iron grill industry. In 2015, she got affiliated in Nirdhan group as she learnt from the friends on collateral-free loan facility for poor and deprived women from Nirdhan Dullu Branch. She first availed a loan of NPR 40 thousand on 15 September 2015 that she used in business expansion. She further invested in the business the subsequent loans of NPR 100 thousand in the second year and NPR 150 thousand in the third year. She states that she has further expanded the business with the group loan of NPR 200 thousand and micro-enterprise loan of NPR 500 thousand with collateral.

Dilu has employed 5 workers besides her spouse. She states that she makes monthly income of about 150 thousand from the business after deducting expenses and has been depositing NPR 2 thousand 5 hundred monthly in Sambriddhi Savings account. She has been ensuring her daughter's education in a private school in Surkhet and son is studying pharmacy in Nepalgunj. As of now, she has been able to acquire a well-constructed house and 365 square meter land in Kirti Khamba, Dullu. She states that, her economic condition was strengthened due to her hard-work, patience and dedication. She further states that, the changes in her life was brought about with Nirdhan support and she has been advising other sisters that the loan facility is the friend for those willing to do some meaningful business.

*Contributor: Laxmi Prasad Subedi, Assistant, Branch Office Dullu, Dailekh*

## Radha: The fruit of hard-work is sweeter

Resident of Ward 1, Narayan Municipality, 41 years old Radha Pangali Gyawali is the real example of the saying that “the fruit of hard-work is sweeter.” She was born in 1980 as the fourth child in an ordinary family of Nanda Devi Pangali (mother) and Maniram Pangali (father) in Birendranagar Municipality 7. She has 3 elder brothers and 1 younger brother. Despite of being a child in an ordinary family, she did not face much difficulties in life. As she was availing Bachelor in Education, her parents thought of marrying her off. They felt like handing over the responsibilities of the grown up daughter to a good family. In the meantime, a family from Dailekh proposed for her marriage. Following the social traditions, she was married in 2005 to Bijaya Gyawali of Ward 1, Narayan Municipality, Dailekh District. She shares that their livelihood was then managed with income from the clothes shop run by the family.

She gave birth to the first son Bishal Gyawali after two years of marriage and second son Ayush Gyawali after five years. She then thought of expanding the clothes shop. She got affiliated in a group that she formed together with other sisters in the locality as she learnt on collateral-free Nirdhan loan. In 2010, she first availed a loan of NPR 20 thousand and expanded the clothes shop. As the saying goes, the God fulfills one’s desire, Nirdhan also extended her the loan facilities of increased limit. For investment in the business, she availed the loan facilities respectively of NPR 60 thousand, NPR 75 thousand, NPR 90 thousand, NPR 100 thousand and NPR 200 thousand. She states that she has currently been availing a loan facility of NPR 300 thousand. She further states that, since 2016 she has also been engaged in mushroom farming. She shares that the mushroom farming currently generates up to NPR 500 thousand income per year. Those who disliked her earlier have also become her friends. She is proud that she could now help them with loan at times of their need. She states that she has ensured good school education to her sons. She shares that, with her success, the parents and neighbours support in her steps.



Nirdhan has proved to be boon in Radha’s life. She has now given employment to 2 persons. She has been able to acquire a parcel of residential land in Surkhet-Jumla Road in Birendranagar with the income from the two businesses. She shares that in 2017, she was elected as a Member in Federation of Industry and Commerce and has been an invited member from Karnali Province. She expresses her sincere appreciation and thanks to Nirdhan as she could transform her life and gain social prestige due to affiliation in the institution.

*Contributor: Tirtha Khadka, Assistant, Branch Office Narayan, Dailekh*

## Asha Kumari: The happiness brought about by Nirdhan

Asha Kumari Sunar – born in 1985 in the family of Karna Bahadur Nepali (father) and Sita Kami (mother) in Palaite, Ward 2, Panchapuri Municipality, Surkhet District – was married in 2005 to Sundar Kumar Sunar of the same locality. Her life could not be enjoyable as expected as she was married to low income family. As such, her spouse had to engage in wage labour in India to earn the family livelihood. Due to vulnerable economic condition, she had to spend her life with difficulty.



One day, she learnt from a neighbouring sister on collateral-free, group-based Nirdhan loan targeting hardworking and self-reliant village women. She also thought of doing some business and joined the nearby Pragatisheel Women's Self-reliant Group operated by Nirdhan. Since then, she has been regularly transacting on loan and savings. She has a 4-member family.

She first availed group loan of NPR 40 thousand and started piggery buying 4 pigs of improved breed. With her due care, the piggery business prospered gradually. Though, piggery generated good income, she switched to vegetable trade as there was problem in managing animal feed. Her spouse started a small jewelry (gold and silver) shop with his foreign income supplemented by the income from vegetable shop. She states that the vegetable shop and jewelry shop combined generates a monthly income of over NPR 70 thousand after deducting expenses. She has been availing loan facility as needed for business expansion paying back the earlier loans. She has availed group loan of up to NPR 270 thousand. She has also been active in savings since she started business with Nirdhan affiliation. She has a saving of NPR 70 thousand at Nirdhan.

With business income, Asha Kumari has converted thatched house into 4-room tin-roofed house. In 2020, she managed to acquire 10 Dhur residential land in Palaite Bazar. Her children are studying in Birendranagar, Surkhet. She has been a good example that hardworking and enterprising individuals if supported by institutions could progress well. She states that she has also been engaged in the social work of raising public awareness on health and sanitation at local level. She shares that, repatriation of her spouse from India after one and half decade and making him self-reliant in the business has been her greatest success. All in the society respect her struggling deeds. She smilingly shares that she furnishes her loan repayment installments on time and also supports the hardworking sisters like her at times of their difficulty.

*Contributor: Krishna Kanhaiya Chaudhary, Section In-charge, Branch Office Bidhyapur, Surkhet*

## Dammar Kumari: Rejoicing the farming

Dammar Kumari – born in 1974 in the family of Lachhuman Giri (father) and Gaumati Giri (mother) in Ward 3, Birendranagar Municipality, Surkhet – was married in 1991 to Yam Bahadur Thapa of Ward 1 of the same municipality. Her life could not be enjoyable as expected as she was married to a low income family. As such, she had to engage in farming and daily wage labour to earn the family livelihood. Due to low economic condition, she had to face difficulty gradually in sustaining her life.



In February 2011, she learnt on Nirdhan facilities and services as well as rules and regulation while the staff was briefing in the neighbor's house. She got affiliated in Solighopte Women's Group formed in Ward 1, Birendranagar Municipality. As she learnt on collateral-free loan facility on group guarantee, she also availed the loan facility and changed her traditional subsistence farming to commercial farming. At first she availed a loan of NPR 25 thousand and started piggery with 7 piglets and used remaining amount in vegetable farming in two tunnels. Her spouse also started supporting in the business. Her business prospered gradually and thus increase encouragement. She has now vegetable farming in 5 tunnels, 30 pigs, 300 poultry and 4 goats of improved breed. As the farming she started in a small scale has now advanced into commercial scale, all members of her family are engaged in the same business. She makes good income from her agriculture farm, piggery, goat and poultry farming. She states that she makes a monthly income of over NPR 105 thousand after deducting all expenses.

So far she has availed up to NPR 300 thousand loan for investment in the business in the process of taking loan for business expansion as needed. She has saved NPR 1 thousand monthly in Sambriddhi account. She states that she has been able to make a 4-room well-constructed house with business income. Likewise, she states that she has acquired 10 Dhur residential land in bazar area and 10 Katha arable land in rural area.

Dammar Kumari has proved that one could progress well if the business is pursued with hard-work with arrangement of capital investment. With Nirdhan affiliation, she has ensured education of her sons up to grade 12. Her daughter has also passed SLC from a boarding school. She is happy to share that improvement in her economic condition was brought about by collateral-free loan from Nirdhan. She credits Nirdhan for her success in business and considers Nirdhan as the God-like in her life.

*Contributor: Bhagawan Prasad Upadhyay, Assistant, Branch Office Birendranagar, Surkhet*

## Bhawana: On the path of entrepreneurship

Permanent resident of Jahare, Ward 1, Maintada VDC, Surkhet District, Bhawana Budhathoki was born in Dadagaon, Ward 1 of formerly Aathbis VDC, Rukum District. Married at the age of 16 years, she planned for running a vegetable and fruits shop instead of sitting idle at home.



In 2012, she got affiliated in Sanojatri (Ga) Women's Self-reliant Group operated by Nirdhan Jahare branch. In 2013, she availed a loan of NPR 30 thousand and operated vegetable and fruits shop. The shop started generating good income. She kept on availing loan facilities as needed and made repayments time to time. She went on expanding the business with the institutional loan and the profit from the business. She has so far utilized the collateral-free loan of up to NPR 300 thousand. She has been keeping NPR 1 thousand per month regularly in Sambriddhi savings. Currently, her spouse is running a fresh house and she has been managing vegetable and fruits shop. She has been able to earn NPR 45 thousand income per month from both the businesses. Her son is studying in a boarding school. Bhawana states that she would never forget Nirdhan as she has been able to expand her business due to collateral-free loan facility from the institution and she has plans of expanding the business further provided that Nirdhan support continues.

*Contributor: Dilli Prasad Adhikari, Assistant, Branch Office Jahare, Surkhet*

## Nirdhan contribution in Madhu's happiness

Madhu Kumari Neupane Jaisi – born in 1991 in the family of Dharma Raj Neupane (father) and Lachhu Devi Jaisi (mother) in Sigaudi, Dailekh District – was married on 6 September 2011 to Mukesh Jaisi of Bhuruwa, Lamki Chuha Municipality 1, Kailali. She states that the family livelihood was somehow managed as she was married to middle-income family and her spouse employed in the Armed Police Force.

She felt like doing herself some business as she learnt from the village sisters about Nirdhan. With much contemplation, she visited the nearby Nirdhan branch office in Lamki and understood well on loan investment, repayment process and necessary documents. Then after, in July 2013 she got affiliated in Bhuruwa Milanchowk Women's Group in Ward 1, Lamki Chuha Municipality. She has been continuing her loan and savings transactions since her affiliation in the institution. She has a 4-member family.

She started fancy shop availing a loan of NPR 40 thousand in 2013. She has been able to generate good income availing loan facilities respectively of NPR 60 thousand, NPR 30 thousand, NPR 75 thousand and NPR 100 thousand. She states that she has been running business at her own house availing micro-enterprise loan of NPR 700 thousand in 2019. She has managed to repay loan instalments and savings out of business income even at times of COVID-19 pandemic. As her fancy shop operated well, her spouse has also joined the business leaving the salaried job. She states that the fancy business generates monthly income of NPR 40 thousand after deducting all expenses.



With business income, she has been ensuring education of her 2 sons at Shrijana English Boarding School in Lamki. She has been continuing her savings since she started business with Nirdhan affiliation and currently contributes NPR 1 thousand in Samridhhi savings. She has saved over NPR 100 thousand in the institution. She states that, it has been convenient managing household expenses as well as progressing economically since she engaged in the business with institutional affiliation. She has renovated her well-constructed house at Lamki with business income. She states that she has expanded the business adding a stock worth NPR 1.5 million out of business income.

Madhu's progress has shown that hardworking and enterprising individuals if provided with capital conveniently could progress well. She states that, making her spouse self-reliant in own business leaving behind the 7 years long salaried job itself has been a great success.

*Contributor: Prem Bahadur Khadka, Senior Assistant, Branch Office Lamki, Kailali*

## Subarni Devi: The path opened-up with the struggle

Resident of Pachhis Ghar, Ward 19, Dhangadhi Municipality, Kailali District, the 46 years old Subarni Devi Chaudhary was born in 1974 in the family of Bihari Lal Chaudhary (father) and Reshmi Chaudhary (mother) in Ward 1, Kailari Rural Municipality, Kailali. She was married in 1991 to Ram Charan Chaudhary of Ward 19, Dhangadhi Municipality of the same district. Her spouse had to engage in wage labour in India to earn family livelihood. She had to face much difficulty due to vulnerable economic condition of the family.



Subarni also thought of engaging herself in some business as she learnt from village sisters on collateral-free, group-based Nirdhan loan targeted towards hardworking and self-reliant women. In July 2013, she got affiliated in Pachhis Ghar Women's Group in Ward 19, Dhangadhi Municipality, Kailali District with proper understanding on the institutional rules and regulation. She states that, she has been regularly transacting on loan and savings since her affiliation in the group. She has a 6-member family.

She started sewing and cutting training centre purchasing 4 machines with a loan of NPR 40 thousand. As the business progressed, she has now been operating the training centre keeping more than 20 machines. She has been busy imparting the training. The sewing work that she started has now been changed to Mohan Tailors. Recently, she has also been selling ladies and gents clothes in the shop. She has called her spouse back from India and also engaged a village relative in the business as salaried staff. She states that the clothes shop generates a monthly income of over NPR 50 thousand after deducting all expenses.

Subarni Devi states that, she started her business with a loan of NPR 40 thousand in 2014 and has been availing loan facilities time and again for business expansion. She has invested further NPR 300 thousand group loan in the business. She states that she has saved over NPR 100 thousand at Nirdhan. With business income, she has converted her thatched roof house into tinned-roof house. Currently, she has also a well-constructed house in progress. She ensured education of her sons up to grade 12 and her daughter is employed in a nearby health institution after completion of ANM course. She states that repatriating her spouse from India after one and half decade and her sons from employment abroad so as to give them an opportunity in becoming self-reliant in own business itself has been her great success. She credits Nirdhan for her progress.

*Contributor: Suresh Mani Tripathi, Section In-charge, Branch Office Phoolbari, Kailali*

## Geeta: Enjoying the buffalo farming

Geeta Upadhyaya, resident of Jamarapari, Ward 1, Tikapur Municipality, Kailali District is known as a successful and capable entrepreneur. She was born in 1975 in the family of Charan Datta Bhatta (father) and Maya Devi Bhatta (mother) in Sukhasal, Ward 1, Mahendranagar, Kanchanpur District. Raised in a middle-income family, she was of hardworking nature. With an ordinary family background, she could avail education up to Bachelor level. At the age of 20 years in 1995, her marriage was performed simply in Godawari Temple with Dinesh Kumar Upadhyaya of Ward 1, Tikapur. As the family economic condition was not strong, her spouse opened a boarding school in partnership. However, he left the partnership as the business could not generate profit. Then after both the couple engaged in grocery and dairy shop. The business started generating profit. She gave birth to 2 daughters and 1 son.



In 2011, she got affiliated to Jamarapari Women's Group at the advise of the local village sisters. She first availed NPR 20 thousand loan after affiliation in the group and invested in the business. She continued investing in grocery business availing subsequent loan facilities. The grocery shop could not generate the expected income. Then after she started buffalo farming purchasing a buffalo investing NPR 50 thousand. She now has expanded the buffalo farming and keeping 7 buffalos of improve stock, 5 calves, 3 goats and 5 kids (baby goats). She states that her business generates a monthly income up to NPR 100 thousand. She has been able to make a two storied well-constructed house acquiring land in Tikapur with the income from buffalo farming. She has been ensuring education of her 3 children in a boarding school. She has still been availing both micro-enterprise and collateral-free loan from Nirdhan for investment in business. She has saved NPR 120 thousand in the institution.

Geeta is fully supported by her spouse in buffalo farming business. She expresses her heartfelt thanks to Nirdhan for its financial support towards changing her life.

*Contributor: Kushma Dhakal, Assistant, Branch Office Tikapur, Kailali*

## Rajkumari: Nirdhan made me a successful entrepreneur

Rajkumari Chaudhary was born on 20 July 1989 in a low-class peasant family of Shani Ram Chaudhary (father) and Tatali Chaudhary (mother) in Satbariya, Ward 8, Lamahi Municipality, Dang District. She had a joint family of 24 members. The family was full of problems as it was dependent on farming alone with no other income sources. Despite of weak economic status, she availed education up to Bachelor level in Deukhuri Multiple Campus.



In 2010, at the age of 21 years, she was married to Hiralal Kathariya, son of Chatura Kathariya of Ghusari, Ward 3, Joshipur Rural Municipality, Kailali District. At her in-laws also, the family was economically weak, vulnerable and dependent on farming. Her spouse has availed ISc. Ag. (Veterinary JT) education. As the couple were educated, they tried for salaried jobs but could not succeed in government and non-government organizations. She states that, they finally decided to open a veterinary supplies shop in Joshipur Bazar. She discussed in the family for opening of the shop. Though, they decided to open a shop but lacked capital. She needed NPR 300 thousand for opening up the shop. In 2012, she somehow managed some money and opened the shop but she was still wandering around for investible capital for the business.

She joined Nirdhan Centre No. 24, Joshipur Women's Society "Ka" as advised by the village sisters. In March 2015, she first availed NPR 40 thousand loan and invested in the business. She has so far availed group loan facilities respectively of NPR 60 thousand, NPR 100 thousand, NPR 200 thousand, NPR 300 thousand and micro-enterprise loan of NPR 300 thousand for investment in the business. Recently, she has invested further in the business availing a group loan of NPR 300 thousand. Her business name is RH Agro Centre, the veterinary supplies shop. With this business, she has acquired 5 Katha arable land in the village and 10 Dhur residential land in Joshipur Bazar. She states that she has a stock worth NPR 1.4 million/NPR 1.5 million in the shop and she makes a monthly income of over NPR 100 thousand. She has given employment to 7 persons in the shop. She has a daughter. She has also been saving regularly in the institution. She has been able to change her thatched-roof house in the village to tin-roof house with the business income.

She states, "Thanks to Nirdhan and its staff for enabling me to reach this stage. It is not necessary to look for salaried job even if equipped with education, technical knowledge and skill." She further states, one could progress well pursuing business based on the skill and capability. Rajkumari has become an exemplary individual in the society and advocates that, "Business is better than salaried job."

*Contributor: Bishnu Ojha, Centre Mobilizer, Branch Office Joshipur, Kailali*

## Manisha: Dreaming a dairy

Manisha Air - born in 1998 as the third child out of 7 siblings in the family of Dhane Aidi (father) and Hira Devi Aidi (mother) in Ward 7, Bedkot Municipality – was married at an early age of 18 years in January 2016 to Girija Prasad of Bhaisasur, Gauriganga 8, Kailali District. The economic status of her family was weak.



In August 2017, she gave birth to a daughter. In the same year, she learnt from a neighbouring sister on collateral-free, group-based Nirdhan loan to hardworking and self-reliant village women. She also thought of becoming self-reliant engaging in a business availing the collateral-free loan. She understood well on the services and programs of the institution. In March 2018, she got affiliated in Bhaisasur Women's Group formed in Masuriya 5. She has been regularly transacting on loan and savings till date. She has a 6-member family.

She first availed a group loan of NPR 60 and started selling milk keeping a buffalo of improved stock. As the income from milk sales turned out good, she availed another loan of NPR 100 thousand and engaged her spouse in selling milk collecting it from other neighbours as well. She attended to household chores and the buffalo. As the business generated good income, she expanded the business opening a shop in Masuriya Bazar renting a shutter and her spouse continued collection of milk from villages. In 2019, she purchased a fridge to manage milk stock availing a loan of NPR 175 thousand. She states that she has expanded further her business availing NPR 300 thousand loan.

Manisha has now been operating the daily business collecting milk in an auto rickshaw, transacting 1,300 litres of milk daily, managing 4 branches and employing 5 female and 5 male workers. Besides milk, she has been producing and selling curd, paneer (milk curd cheese), clarified butter, chhurpi (traditional cheese) and sweets. She states that her production (clarified butter, traditional cheese etc.) is exported and sold in Surkhet, Kathmandu, Hetauda, Dhangadhi, Pokhara in Nepal and in China. Currently, she has been managing the dairy business worth about NPR 7 million investing the loan facilities as well as the business income. She states that, she not only furnishes her loan repayment instalments on time but also supports the hardworking sisters at times of their difficulty.

*Contributor: Dharma Raj Bashyal, Branch In-charge, Branch Office Masuriya, Kailali*

## Durga: The success story

Durga Rajali, resident of Ward 1, Ghodaghodi Municipality, Kailali District was born in 1995 as the third child in the family of Bom Bahadur Rajali (father) and Sabi Devi (mother) in Ward 9, Chhatiwan VDC, Doti District. She states that she could not complete her studies as the family had many children. She was married on 14 December 2010 to Nom Bahadur Rajali of Ganeshpur, Ward 4, Ghodaghodi Municipality. Her spouse, as the second son in the family, had more responsibilities to shoulder. She states that she could not continue her studies after marriage due to household responsibilities. Her spouse used to drive a bus in the Tikapur - Dhangadhi route since long. However, as the bus business did not prosper, he had started a bakery industry and shop in Sukhad Bazar investing NPR 100 thousand selling the bus.



In May 2015, she got affiliated in Ganeshpur Women's Self-reliant Group operated by Nirdhan after proper understanding on the services and programs of the institution. She first availed a loan of NPR 40 thousand and invested in the business. As the business prospered, she continued investment availing further loan facilities respectively of NPR 70 thousand for the second time, NPR 95 thousand for the third time and NPR 20 thousand seasonal loan for the fourth time. She states that, the business currently generates up to NPR 100 thousand income per month and has employed 8 persons. She further states that, she has been able to purchase a vehicle with business income. Her spouse now makes income transporting goods with the purchased vehicle.

Durga had earlier started the business in rented quarter. Now, she has been running the bakery industry and shop in the house that she made acquiring 10 Dhur land in Sukhad Bazar with the business income. She has also acquired 15 Katha land in village. She has ensured education of her 2 sons in a boarding school in Sukhad Bazar. She has also been continuing regular savings with a monthly contribution of NPR 7 hundred in Sambriddhi account. She states that, repayment of collateral-free Nirdhan loan in smaller instalments has been convenient. She requests all in joining the group and improving their economic condition engaging in business availing loan facilities based on individual capability.

*Contributor: Kanya Kumari Chaudhary, Assistant, Branch Office Sukhad, Kailali*

## Meena: Multiple businesses brought happiness

Meena Singh was born in June 1971 as the first child in the family of Lal Bahadur Singh (father) and Chandra Devi Singh (mother) in Lathaiya, Ward 3, Gauriganga Municipality, Kailali. Her parents lived in an ordinary economic condition. At the age of 22 years, she was married to Narendra Bahadur Singh of Bani, Ward 2, Krishnanagar Municipality. Currently, she has a 5-member small family including a son and two daughters. The family responsibilities fell upon her after marriage. She states that, she was determined to do some business so as to improve the economic condition of the family.



She got information on the institutional services and facilities from Nirdhan Attariya Branch staff at a time when she needed investible funds for doing a business. She states that, she felt like “finding the God while searching for a stone” as she came to know about the institutional facilities. She shares that, Bani (Kha) Women’s Society was formed at her initiation. In August 2011, she first availed group loan of NPR 30 thousand and invested in a fancy shop. Second year also she invested in the shop availing a loan of NPR 50 thousand. As the fancy shop did not generate good income, she switched the business towards piggery and fishery registering Latinath Agro Firm availing the loan facilities of NPR 150 thousand in the third year, NPR 200 thousand in the fourth year and micro-enterprise loan of NPR 600 thousand. She now has in total 14 pigs (big and small). She has been engaged in fishery with two fish ponds. She states that the businesses generate a monthly income up to NPR 100 thousand. She states that, from the business income, she has saved NPR 73 thousand at Nirdhan after managing loan repayment installments and household expenses including education of the children.

She has been ensuring Bachelor level education for her two daughters and higher education for her son from the business income. She states that she has been able to make a 4-room well-constructed house in Bani with the business income. She shares that she is thinking of expanding the business further as it strengthened her economic condition.

Meena requests all to increase their income level through proper utilisation of loan facility as her economic condition strengthened engaging in multiple businesses under micro-entrepreneurship program.

*Contributor: Laxmi Kumari Karki, Junior Assistant, Branch Office Attariya, Kailali*

## Harmati: Enjoying the piggery

39 years old, Harmati Devi Mahara - born in 1982 in the family of Kashi Singh Thagunna (father) and Gomati Thagunna (mother) in Latthadhar, Ward 7, Dodhara Chandani Rural Municipality – was married at the age of 20 years in 2002 to Keshav Singh Mahara of Krishnapur Municipality 1, Kanchanpur District.



One day she heard about collateral-free, group-based Nirdhan loan in the village. She together with her spouse also thought of doing some business availing Nirdhan loan. They learnt more about Nirdhan loan from the nearby branch office. In April 2014, she got affiliated in Pahariya Women's Group formed in Krishnapur 1. She has been transacting regularly on loan and savings since she got affiliated in the group. She has a 6-member family including 2 sons and 2 daughters. In 2014, she first availed group loan of NPR 40 thousand and started poultry farming. As the poultry farming business prospered gradually, she kept on availing loan facility in various cycles and has now been availing NPR 400 thousand loan. She has registered piggery and poultry firm and kept 46 pigs and 2,000 chicken in 15 Katha unregistered land. She has been able to employ a villager on regular basis as she herself and her spouse together are too busy managing the business with the recent increase in the number of pigs and chicken.

Harmati has also been saving since she started business with Nirdhan affiliation. She states that she has been able to save over NPR 76 thousand at Nirdhan. She states further that the collateral-free Nirdhan loan has helped much in raising her living standard. She states that the piggery and poultry farm generates good income of over NPR 60 thousand per month after deducting all expenses. She has made a two-room well-constructed house in place of thatched-roof house with business income. Likewise, she has a stock (pigs and chicken) worth 2 million in the farm built in 15 Katha unregistered land. Again, she has purchased an auto rickshaw and a bicycle worth NPR 600 thousand for transporting the materials. She said that her economic condition has improved with her hard-work and support from Nirdhan. She states that, repatriating her spouse engaged in wage labour in India for one and half-decade and her sons from foreign employment so as to give them an opportunity in becoming self-reliant in own business itself has been a great success.

*Contributor: Ram Prasad Bhusal, Section In-charge, Branch Office Jhalari, Kanchanpur*

## Seeta: Commercial goat farming

Seeta Devi Chaudhary - born in 1978 as the third child in the family of Man Bahadur Chaudhary (father) and Ram Bilasi Dagaura (mother) in Ward 9, Rajpur Rural Municipality, Dang – was engaged in love marriage at the early age of 16 years in 1994 with Bipat Ram Chaudhary of Teduwa, Ward 6, Belauri Municipality, Kanchanpur District. She left school after completing grade 5 due to poverty at her maternal home. She gave birth to two daughters and one son after marriage. As the family income was low, she was managing the household expenses engaging in wage labour. In 2004, her spouse was lost at the time of armed conflict. Then after, it has been difficult managing the household expenses as the breadwinner gone missing. The pain of being poor together with the responsibilities of upbringing the children fell upon her.



In 2012, she got affiliated with Nirdhan forming a group of 12 sisters in the village at her initiation so as to manage livelihood. She started regular monthly savings transaction. In October 2012, she first availed NPR 30 thousand loan and started goat farming purchasing two goats. As she was convinced that the business could generate income, she invested NPR 60 thousand loan in the second year in making goat shed, registering the business and purchasing two more goats. As she was engaged in goat farming, she also saw scope in fishery and planned for making a fish pond in her 4 Katha land. She then started fishery making a fish pond in her land availing the third, fourth and currently sixth loan of NPR 200 thousand. She has been continuing both the businesses. She currently has 10 goats. Her goat farming and fishery businesses have generated good income. She states that the monthly income from both the businesses is over NPR 40 thousand after deduction all expenses. She has saved NPR 148 thousand in the institution. She is happy that she could strengthen her economic condition with good income utilizing the loan investment from the institution.

Seeta shared that though she could not avail well the formal education, she would be ensuring up to higher education for her children. Her elder daughter is studying in grade 12, younger daughter is in grade 9 and son in grade 8. She expresses her happiness as the neighbours praise on her success due to her dedication and honesty together with collateral-free loan of the institution. She requests all sisters in becoming self-reliant and entrepreneur through availing and utilizing properly the loan facility as needed in the business.

*Contributor: Lokesh Adhikari, Assistant, Branch Office Belauri, Kanchanpur*

## Gokila: Enjoying the tailoring enterprise

Gokila Devi, educated up to grade 5 was born in 1980 in the family of Haji Damai (father) and Janaki Damai (mother) in Sukasal, Ward 6, Bhimdatta Municipality, Kanchanpur. She was married at the age of 15 years to Shankar Damai of Ward 12 of the same municipality. Her spouse was engaged in tailoring profession. With the earning from that profession, it was becoming difficult in managing household expenses.



One day, she came to know from a village sister on collateral-free Nirdhan loan on group guarantee. She also thought of managing well the tailoring profession availing the loan facility forming a group in the village. In March 2014, she formed a group in Airi, Bhimdatta Municipality 12, in consultation with the sisters after learning properly on the institutional rules and regulation, services and programs from the staff at Nirdhan branch office in Mahendranagar.

She first availed group loan of NPR 40 thousand to systematize the business and purchased a new sewing machine. With two machines, her spouse started to make coat pant and gent's wear and she engaged in making ladies dress. As both engaged in the business, it gradually prospered. Currently, she has also kept seasonal and fashionable readymade clothes. Earlier, she used to take care of household chores, now engaged in tailoring and selling clothes whole day.

Her old tailoring shop has now been operated systematically. As the pressure on tailoring increased, she has employed 2 workers with addition of 2 machines of new technology. She states that her business has become even better as the new machines work faster and finely. She shares that the tailoring and readymade clothes business generates monthly income of over NPR 60 thousand after paying salaries of the 2 workers. In the business that she started with NPR 40 thousand in 2014, she has invested further availing subsequent loan facilities respectively on NPR 90 thousand, NPR 125 thousand, NPR 175 thousand and now NPR 200 thousand. Her elder son is in abroad, younger son is studying in grade 9 and daughter is in Bachelors level. She has been making good saving since her affiliation in the group. She states that, savings is necessary as it helps in resolving the potential future problems. She has saved about NPR 50 thousand at Nirdhan.

Gokila has been able to make two-storied house with three shutters in 2 Katha residential land that she acquired. Besides tailoring business, she has also been engaged in vegetable farming at home and kept 3 goats. She states that, good income could be generated from tailoring business with support from her spouse and loan from the institution. She shares on her plan of inviting her son back and engaging him also in the business for further expansion and systematic operation. All in the village praise on her deed. She states that, she has been supporting the village sisters at times of their difficulty.

*Contributor: Til Bahadur Saru Magar, Branch Office Mahendranagar, Kanchanpur*

## Durga: Nirdhan became the charioteer

Durga Sinjali - born in 1989 in the family of Mohan Bahadur Shrestha (father) and Dil Kumari Shrestha (mother) in Ward 1, Dodhara Chandani Municipality, Kanchanpur - was married in 2006 to Dil Bahadur Sinjali of Ward 6 of the same municipality. As she was married to middle-income family, her life could not be enjoyable as expected. Her spouse, being the elder son in the family, had to shoulder all responsibilities and thus was engaged as a volunteer in CEDA Nepal in the village.

One day, she learnt from Nirdhan staff that those with skill yet without capital would be provided with collateral-free loan facility on group guarantee. With this learning, she also thought of doing some business. She visited nearby Nirdhan branch to learn more on the services and facilities of the institution. In September 2014, she got affiliated in Bhairab Tole Women's Group. She has a 4-member happy family.



She first availed NPR 40 thousand loan and started goat farming keeping 6 goats of improved breed. Together with goat farming, she also opened a book shop renting a shutter in the gradually expanding Healthpost Bazar. Currently, she has been busy at home in the morning and evening and at book shop in day time. The book shop that she started has now transformed into very good business. Together with book shop, she has now operated computer institute as well. She has employed a village person in the institute. She states that the business generates over NPR 30 thousand monthly after deducting all expenses. She had started the business with NPR 40 thousand loan in 2014 and availed loan facilities from time to time for business expansion. She has now been utilizing a loan of NPR 200 thousand. She has saved over NPR 75 thousand at Nirdhan. She has felt that her economic condition has been improved with the business that she operated availing Nirdhan loan facility. She has been operating the book shop at her new one-storied house that she built in Healthpost Bazar with business income. With Nirdhan affiliation, she has been ensuring education for her one son and one daughter in a boarding school. Currently, her spouse is known as local representative as he won in the post of Ward 6 Chair in the local election in Dodhara Chandani Municipality.

Durga has been involved in raising public awareness on health and sanitation at local level as well as in social and financial literacy programs. Though, she is busy in the business, she takes part in social activities as well at her free times. She states, "I am proud that all respect my deed and self-confidence as the society has considered my struggle as an excellent example." She not only furnishes her loan repayment installments on time but also motivates the friends for timely repayment. She requests all sisters to become self-reliant and improve their economic condition through availing and utilizing properly the loan facility according to individual capacity.

*Contributor: Dibyashwor Awasthi, Assistant, Branch Office Swasthya Chowki Bazar, Dodhara Chandani, Kanchanpur*

## Belu Devi: The success story

Resident of Tulabhadi, Ward 12, Parashuram Municipality, the 42 years old Belu Devi Dhami was born in April 1978 in Jyaban village in Bajhang District. Born in the high hill and remote district, her family background was very troublesome and sad. Her family had relocated from Bajhang to Dadeldhura District. She was married at the age of 16 years after her studies up to grade 5. Within 5 years of marriage she became a mother of 3 children.



As her spouse was not employed, she sent him for wage labour in India. He returned within 10 months as he could not find the proper work in India. Then after, she started selling milk to a dairy buying a cow in the village. As she learnt that the dairy milk business could also generate income, she thought of engaging in commercial dairy cow farming. However, she lacked capital for the business and thus thought of availing collateral-free loan facility affiliating in Nirdhan group.

In November 2010, when Nirdhan staff visited the village for group formation, she felt as if “finding the God while in search of a stone.” As she thought the institutional services and programs of the institution as good, she became inspired and formed a group. She first availed a loan of NPR 20 thousand for commercializing her skill. She states that this loan has become invaluable tool in her life. She advanced in generating income with dairy cow farming. She availed NPR 75 thousand loan for the second time. She went on expanding the business availing the loan facility as needed. She expanded the business purchasing 5 Jersey cows from Chitwan. She states that with 5 cows, she was able to sell 40 litres of milk daily.

Belu Devi has registered dairy cow farming business in the municipality. She is in the process of registering her business at the Office of Small and Cottage Industries. With this business, she has already acquired 5 Ropani land in the same locality. She has been ensuring boarding school education for her children. She states that the business generates monthly income up to NPR 40 thousand. She has been furnishing loan repayment instalments on time and regularly saving some amount as well at Nirdhan. She states that, Nirdhan financial support, advise, and counselling has contributed a lot in her personal life. She states, “I am proud to become a successful entrepreneur with proper utilisation of loan facility as a member of Nirdhan.”

*Contributor: Khadak Singh Bhat, Assistant, Branch Office Jogbudha, Dadeldhura*

## Sabitri: The life transformed with grocery shop

Sabitri Devi Pant - born in February 1972 in the family of Krishna Pandeya (mother) and Dijaraj Pandeya (father) in Pokhara, Ward 8, Amargadhi Municipality, Dadeldhura District – was married to Tek Raj Panta of Karigaon, Ward 4 of the same municipality. As the family was sustained somehow with low income source, she gave birth to two daughters and one son. It became much difficult for her to manage the household expenses as the family size kept on growing. One day she learnt from a village sister on collateral-free Nirdhan loan on group guarantee. With this learning, she formed Karigaon Women’s Group of 10 sisters at her initiation in July 2009 and started loan and savings transactions.

In March 2017, she first availed a loan of NPR 60 thousand and started a grocery shop. The business prospered gradually with her polite behavior and support from her spouse. As she went on expanding the grocery business, she has employed a person with a monthly salary of NPR 12 thousand. She states that the business generates monthly income of NPR 40 thousand after deducting all expenses. She has been availing loan facilities as needed amounting to NPR 30 thousand, NPR 100 thousand, NPR 70 thousand and now NPR 200 thousand for investment in the business. With the income from the grocery shop, she has ensured education of her two daughters up to Masters Level and son in Bachelors Level. Moreover, she has sent a daughter for further studies in USA. She stated, “With collateral-free Nirdhan loan, I have become an example in the society ensuring good education for my children.”

Sabitri has saved well since she got affiliated in Nirdhan group, as such she currently has NPR 50 thousand balance in her savings account. With the income from grocery shop, she has purchased a tractor and acquired land in Mahendranagar. She reflects on her progress,

“This progress is the result of my hard-work and Nirdhan loan facility.” For the couple, managing the grocery shop at times becomes difficult as her spouse is also engaged in another employment. Her spouse also takes part in social activities at free times. She states, “Now, I am self-reliant and I am happy in it. With my example, other sisters in the group have also engaged in businesses.” She has been continuing with her loan repayment installments and savings regularly. She has also been supporting the group members in whatever way possible at times or their difficulty. She states, she would be remembering Nirdhan lifelong as the institution has brought her in the current position lifting from the vulnerable past.



*Contributor: Gulsan Okheda, Accountant, Branch Office Amargadhi, Dadeldhura*

## Ganga Devi: Struggle begets golden result

Ganga Devi Raneni was born in November 1984 as the elder daughter/third child in a poor and deprived family of Jayabhan Air (father) and Kali Devi Air (mother) in Bilgada village, Ward 6, Khatiwada VDC (currently Sayal Rural Municipality), Doti District in the geographically remote far-west. She states that, she became simply literate availing non-formal education as she could not get formal education due to her marriage at the early age of 11 years.



She was married in 1995 to Dev Bahadur Raneni of Daud VDC 6. She has two sons and a daughter. She shares her bitter past when she had to face much difficulty as no one from among the relatives and friends trusted her loan for managing daily livelihood after birth of the children. In the meantime, in 2009, she started a grocery shop at Mallo Bazar of Silgadhi at an investment of about NPR 100 thousand with her some saving and loan at higher interest rate from the moneylender. She had not been able to expand the business due to low investment. As she learnt about establishment of Nirdhan in Silgadhi Bazar in 2010 and its collateral-free loan to poor and deprived women on group guarantee, she got affiliated in Shaileshwori Women's Group in July 2013. She first availed NPR 40 thousand loan in August 2013 and expanded the business.

Ganga Devi states that she has been able to change her living standard strengthening her business with NPR 400 thousand micro-enterprise loan that she availed in January 2019 settling the earlier loan of NPR 200 thousand as she continued loan transactions for business expansion. She has saved NPR 70 thousand in the institution. She states that the grocery shop generates monthly income up to NPR 35 thousand. Though she could not avail formal education, her children are availing higher education. Her elder son is studying Engineering, younger son is in grade 10 and daughter is in grade 5 in a boarding school. She states that, she has been suggesting other sisters in engaging in proper business with courage and will and without fear of loan as she could strengthen her economic status with the collateral-free loan entrusted by the institution.

*Contributor: Man Bahadur Bhandari, Section In-charge, Branch Office Silgadhi, Doti*

## Sabitri: There are multiple means if there is will

Sabitri Batala - born in 1978 in the family of Raya Singh Batala (father) and Padma Batala (mother) in Babla 3, currently Sanfebagar Municipality 12, Achham – was married at the age of 25 years in 2003 to Narendra Bahadur Rawal, son of Sher Bahadur Rawal of Bannigadhi Rural Municipality 5. She states that her spouse though passed grade 12 was not engaged in the job and with no business, her life was full of tension and disappointment.



In those days, she could not engage in any business due to lack of money. She becomes sentimental while sharing that managing the daily family needs with limited income had been much difficult as the family size increased with the birth of her son in 2003 and daughter in 2009. She was anxious on ensuring quality education for her children. One day she witnessed the loan and savings transaction by the village sisters gathering nearby her house. She learnt from them on collateral-free Nirdhan loan for deprived women on group guarantee. She states that, in February 2016 she got affiliated in Balmandir Women's Group, Centre No. 48 with proper understanding on institutional rules and regulations and started loan and savings transactions.

She first availed a loan of NPR 50 thousand and started hotel operation. She states that, she was encouraged as the hotel business started generating good income. As her spouse went India to join a good job, she became unable to manage the hotel business alone. As such, in 2017 she started a grocery shop closing the earlier hotel business. She states that, she availed NPR 125 thousand loan in January 2021 and invested in grocery shop. Currently, she has been operating solely a good shop with all grocery items in Ward 5, Mangalsen Municipality, Achham. She states that she has been availing loan facility from Nirdhan time to time for business expansion. Currently, she has added investment in the business availing NPR 300 thousand micro-enterprise loan. She states that she has been able to save in Nirdhan over NPR 100 thousand from business income.

Sabitri has been able to make a two-storied well-constructed house acquiring residential land in Mangalsen Bazar out of the income from grocery shop. She states that she has also acquired 10 Katha arable land in Tikapur. She has kept her children in a good school in Kathmandu. She smilingly shares, "Microfinance institutions are the charioteers for the hardworking sisters. I advise self-reliant sisters in engaging in income generating activities utilizing their skill and talent."

*Contributor: Rabi Kiran Gautam, Accountant, Branch Office Mangalsen, Achham*

## Business is the basis of change in life

Dhauili Saud - born in 1991 in the family of Jogi Saud (father) and Saru Devi Saud (mother) in currently Ward 7, Mellekh Rural Municipality, Achham District – was married in 2014 to Ramesh Saud of Budhakot, currently Ward 9, Sanfebagar Municipality. Though the family livelihood after marriage was manageable, she thought that residing in the village would not improve their life standard. As such, in 2014 itself after consulting the family, she shifted to a rented quarter in Sanfebagar Bazar with a thought of doing some business.



In the meantime, she learnt about collateral-free loan investment by Nirdhan Sanfebagar branch through groups in the nearby areas. She learnt well on Nirdhan services and programs. In July 2015, she got affiliated in Laligurans Women's Group formed in Sanfebagar. She has been regularly transacting on loan and savings till date. She has 8-member family.

Initially, she availed NPR 60 thousand loan group loan and managed NPR 200 thousand from moneylenders to start noodles industry purchasing 2 machines. As there were no factories producing noodles in the area, the business prospered gradually with her hard-work. At present, she has also been engaged in grocery and vegetable shop.

With the increase in the business volume of grocery, vegetable and noodles, she has engaged her spouse, brother-in-law and a worker also in the business. She states that the businesses generate over NPR 80 thousand monthly after deducting all expenses. She has been availing loan facilities as needed for business expansion. Recently, she has expanded the business availing group loan of

NPR 250 thousand. Dhauili has also saved about NPR 70 thousand at Nirdhan. With business income, she has acquired residential land with a house in Sanfebagar. She shares that she is planning to make a house acquiring about 1 Katha residential land in Attariya in Kailali. She further shares that she has plans to give continuity to the income generating businesses availing Nirdhan loan in the days ahead so as to maintain the prosperity of the family.

*Contributor: Dhan Bahadur Sahakari, Assistant, Branch Office Sanfebagar, Achham*

## Kitti Devi: Transformation in the life with loan facility

Kitti Devi Bista Mahat - born in 1984 as the eldest child in the family of Kaile Bista (father) and Fugi Bista (mother) in Chairata, Ward 9, Badimalika Municipality, Bajura – was married in 2011 to Man Bahadur Mahat of Ghagar, Ward 2 in the same municipality. Her life could not be enjoyable as expected as she was married to a low-income family. They had to engage in wage labour in Martadi Bazar for earning livelihood. She had to face much difficulty as the wage labour was not available regularly.



One day she heard in Martadi Bazar about collateral-free Nirdhan loan investment on group guarantee. With this learning, she also thought of doing some business. In consultation with her spouse, she visited Nirdhan Martadi branch to learn more on services and programs of the institution. She got affiliated in Ghagar Women's Group in July 2015 with proper understanding on institutional rules and regulation. She has been transacting regularly on loan and savings since her affiliation in the group. She has 6 members in the family.

She first availed a loan of NPR 50 thousand and started selling milk and yogurt keeping a lactating buffalo. As the business prospered, she further availed NPR 150 thousand loan in January 2020 and started a grocery shop together with sandals industry. She has been managing the businesses engaging her spouse and a worker also. She states that the monthly income is over NPR 25 thousand after deducting all expenses. She has been ensuring good school education for her children. She has saved NPR 18 thousand in Nirdhan. She has felt that her economic condition improved after operating business availing loan facility through group affiliation.

Kitti Devi has been able to make a stone-walled house in the village generating income from the business. She states that she has also acquired one Ropani land in the village. She informs her friends that hardworking women could progress well if investible fund is made available conveniently.

She not only furnishes her loan repayment instalments on time, but also supports the sisters at times of their difficulty. She advises all to progress well availing loan facility based on individual capacity.

*Contributor: Dal Bahadur Rawat, Centre Mobilizer, Branch Office Martadi, Bajura*

## Hima Kumari: Nirdhan made me an entrepreneur

Hima Kumari Nepali - born on 28 November 1990 in the family of Ram Bahadur Nepali (father) and Keshu Nepali (mother) in Ward 6, formerly Pata Dewal VDC, Bajhang District of Seti Zone in Far Western Province – could not be spared from unemployment and poverty despite of her educational attainment. As such, she was troubled with economic problems. Due to poverty, she was married at an early age in 2008 to Dinesh Kumar Nepali of Ward 4, formerly Hemantwada VDC in the same district.



Currently, her family is residing in Ward 4, Jayaprithvi Municipality. Due to her weak economic condition, she had not been able to engage in any business. In the meantime, in May 2015, Nirdhan opened its branch office in Chainpur, Ward 10, Jayaprithvi Municipality. Immediately after the branch opening, she got affiliated in Nirdhan forming a group.

She first availed NPR 40 thousand loan on 28 September 2015 from the institution for running vegetable business. With the good income from the business, she started keeping NPR 2 thousand monthly in the Sambriddhi savings. She has enrolled her two children in the boarding school. In March 2016, she availed NPR 40 thousand and purchased solar. In September 2016, she availed the second loan of NPR 100 thousand and started furniture industry. She states

that, with the business her economic condition has improved a bit. She states that, the furniture industry closed during COVID-19 lockdown has now in well operation.

In May 2019, she started a steel industry with a loan of NPR 200 thousand. Her industry makes various items including cupboard and boxes. To expand further the industry, she has availed NPR 300 thousand in December 2020. She has been able to acquire 1 Bigha land in Kailali and purchase a truck from the business income. She states that her annual income ranges from NPR 200 thousand to NPR 300 thousand. She has also been able to save NPR 85 thousand at Nirdhan after managing the loan repayment installments. As she states, Nirdhan made her an industrialist supporting in the business operation. She expresses her wish, may Nirdhan support all those deprived, hardworking and willing to pursue some business. Hima Kumari states with pride and joy, “Nirdhan made me an industrialist from a poor.”

*Contributor: Daya Ram Chaulagain, Assistant, Branch Office Chainpur, Bajhang*

## Jyoti: Happiness in life brought about by Nirdhan

Jyoti Poudel - born in 1991 in the family of Dhan Bahadur Ghimire (father) and Sita Devi Ghimire (mother) in Doti, Ward 1, Silgadhi Municipality – was married in 2006 to Dip Poudel of Ward 4, Dasharathchand Municipality, Baitadi District. Her life could not be enjoyable as expected as she was married to low-income family. All family members were dependent on the income of a small gold ornament shop being run by the father-in-law. She had the compulsion of sustaining the ancestral business as she lacked capital for modernizing and expanding the business.



One day, she learnt from the neighbouring sister that Nirdhan has been making collateral-free loan to village women on group guarantee. She learnt further on the loan facility with the staff. In February 2015, she got affiliated in Gadhi Women's Group formed in Ward 4, Dasharathchand Municipality with proper understanding on institutional rules and regulation. She has been regularly transacting on loan and savings till date.

In 2015, she first availed a loan of NPR 40 thousand and started gold and silver ornaments shop. She has been availing loan facility as and when needed for business expansion and currently using NPR 300 thousand group loan. The gold and silver ornaments shop that she started has now established as a reputed ornaments shop in the locality. As the business prospered, 4 craftsmen have currently got employment in the business. She states that, the income from the business is good and she makes over NPR 150 thousand per month after deducting all expenses.

She started saving since she initiated business with Nirdhan affiliation. She has been able to save over NPR 150 thousand at Nirdhan. She felt much relieved after initiating business with institutional affiliation as it generated good income. Jyoti has been the example that hardworking and industrious individuals could progress well if provided with the needed loan facility timely and conveniently. She states that the opportunity in transforming traditional business to modern one and becoming self-reliant is itself a great success. She smilingly shares that she has also been supporting the hardworking sisters like her at times of their difficulty.

*Contributor: Naresh Bohara, Accountant, Branch Office Dasharathchand, Baitadi*

## Parbati: Self-reliant and successful entrepreneur

Parbati Bhandari was born in 1993 as the eldest among 4 children in the family of Kalyan Singh Mahara (father) and Lila Mahara (mother) in Bani, Kanchanpur, Ward 2, Krishnapur Municipality. She could avail education up to grade 8 due to weak economic condition at her maternal family and her father used to work in India. Raised in simple family background, she was married in November 2007 to Harka Singh Bhandari of Sittad, Ward 6, Dogadakedar Rural Municipality, Baitadi District.



She sent her spouse for employment in Malaysia after marriage as the economic condition of the family was weak and her spouse was unemployed. Although born and raised in Terai environment, she struggled in the geographically remote mountain environment shouldering the responsibilities of the family and children and also managed to complete her education up to Proficiency

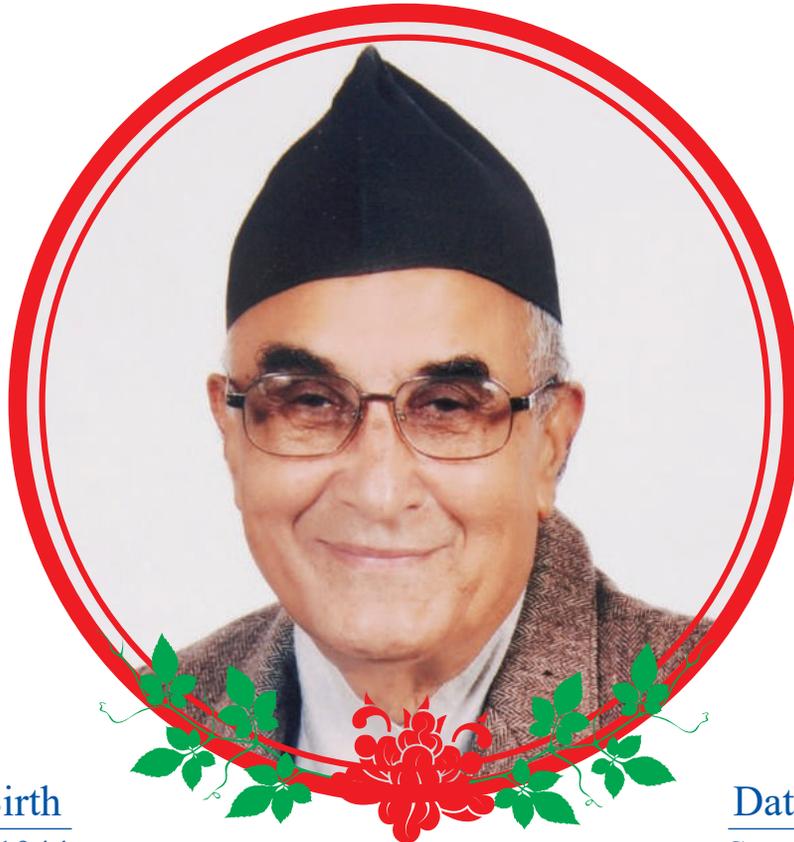
Certificate Level. She was perplexed with the income of her spouse, which was not as expected and thus thought of calling him back for engagement in the poultry farming as he was trained abroad on the subject.

In 2016, she got affiliated in Panjyunaya Women's Group promoted by Nirdhan Gokuleshwor branch as she was impressed with the financial literacy program and with a thought of transacting on loan and savings. She first availed a loan of NPR 60 thousand and started poultry farming business together with her spouse. She states that she could make good income after selling the poultry birds though she face some difficulty at the beginning in furnishing the loan repayment installments. She availed NPR 100 thousand loan for second time in 2017 for grocery shop, NPR 150 thousand for third time in 2018 for fishery, again NPR 150 thousand for fourth time in 2018 for poultry and NPR 200 thousand for fifth time in 2019 for poultry farming and meat business. She states that she has been able to keep a fish pond, grocery shop, poultry farming and goat farming making 3 well-constructed sheds. Currently, she has grocery shop and vegetable farm, 1,200 broiler chicken, 250 local chicken and 10 goats of improved breed.

She states that, with her hard-work together with her spouse, she has been able to establish herself as a successful entrepreneur in the locality. She has been engaged in grocery shop, goat farming, vegetable farming and poultry farming. She states that she makes monthly income of over NPR 50 thousand from the businesses after deducting all expenses. With her business income, she has been able to acquire 3 Katha residential land and make a 4-room well-constructed house in Bani, Kanchanpur and enroll 2 children in good boarding school.

Parbati states that as she has been involved in the businesses, she could make enough income, manage life conveniently and secure the prestige in the society. She thanks Nirdhan for its services and facilities in her journey up to the current status from the troubled past. She advises all sisters in utilizing properly the loan facility and making regular savings for future.

*Contributor: Dinesh Kumar Batala, Assistant, Branch Office Gokuleshwor, Darchula*



Date of Birth  
October 8, 1944

Date of Demise  
September 7, 2015

## **Late Dr. Harihar Dev Pant**

### **Founder, Former Chairman & Chief Executive**

Dr. Harihar Dev Pant was a personality fully devoted towards poverty alleviation in Nepal. He was convinced in removing the economic, social and mental disparities through provision of financial literacy, entrepreneurship development training, and access to market and finance in an integrated way among the poor populace. Dr. Pant, who devoted his life towards upliftment of the deprived class through introduction of collateral-free microfinance for providing financial and non-financial services together with social awareness to the women from deprived class, is well-known as the father of microfinance in Nepal.



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## Dr. Harihar Dev Pant 5th Memorial Day and 4th Micro-Entrepreneurship Award

### Book Launch - Samriddhiko Margama 2077 (Collection of Members' Success Stories)

Dr. Harihar Dev Pant Foundation organized the Fifth Dr. Harihar Dev Pant Memorial Day on Sunday, 6th September 2020. The program was chaired by Mr. Sharad Nidhi Tiwari, the Chairperson of the Board of Directors of Nirdhan Utthan Laghubitta Bittiya Sanstha Limited. The Chief Guest, the Governor of Nepal Rastra Bank, Mr. Maha Prasad Adhikari had inaugurated the program. In the program, the NRB Governor, Mr. Adhikari launched the book entitled “Samriddhiko Margama 2077” (a collection of Nirdhan Utthan members' success stories).



*Mr. Maha Prasad Adhikari, the Governor of Nepal Rastra Bank launching the book-Samriddhiko Margama 2077 (collection of members' success stories)*

The Chief Guest Mr. Adhikari, speaking after inaugural of the book shared that the stories and topics covered in the book are much valuable. He expressed that the efforts of late Dr. Harihar Dev Pant have helped much in uplifting the living standard of the people in the rural areas. Many individuals have opted for entrepreneurship due to the services of the microfinance institutions, Mr. Adhikari opined. He expressed his gratitude towards Nirdhan Utthan for publishing the success stories in the book form. Though the year 2020 could not be accounted for as the year of prosperity due to Covid, the Governor Mr. Adhikari expressed that it was appreciable very much that all have been engaged in work with a positive thinking.

He shared that, the adoption of rural (Grameen) banking system in Nepal and advancement of microfinance services were led by the then Deputy Governor, Late Dr. Harihar Dev Pant and that leadership has been successful. He further expressed that Dr. Pant has guided all of us on this path. The Governor Mr. Adhikari wished that the microfinance services become the basis of livelihood of the deprived class in the rural areas. He shared that, late Dr. Harihar Dev Pant is an exemplary personality and his contribution towards financial sector is unforgettable.

In the program, the Former Governor of Nepal Rastra Bank, Dr. Ganesh Bahadur Thapa opined that the microfinance would have an important role during Covid period and that the central bank and the government should thus keep the microfinance sector in high priority. He stressed for according high priority to microfinance sector as the data being released on the people living below poverty line suggest a jump from 18% to over 45% due to Covid. He expressed that the NRB policies in stopping new licenses to microfinance institutions and encouraging merger of the existing ones in reducing their number are the good policies.

In the program, the Former Chairperson of the Securities Board and the Chairperson of the Centre for Microfinance, Dr. Rewat Bahadur Karki expressed that the contribution of late Dr. Harihar Dev Pant towards the microfinance sector is unforgettable. He opined that, due to the efforts of late Dr. Pant, the living standard of the deprived class has now been uplifted.

## Dr. Harihar Dev Pant Micro-Entrepreneurship Award

Dr. Harihar Dev Pant Outstanding Micro-Entrepreneur Prize 2077 organized by Nirdhan NGO was presented to the outstanding micro-entrepreneurs from all seven provinces so as to encourage the micro-entrepreneurs engaged in the micro-entrepreneurship enhancing their self-confidence.



*Mr. Rom Nath Oli, Mayor of Damak Municipality handing over Dr. Harihar Dev Pant Micro-Entrepreneurship Award 2077 to Jal Kumari Timsina, the successful micro-entrepreneur from Nirdhan Utthan Branch Office, Damak, Jhapa, selected from among the micro-entrepreneurs in Province 1*

On the fifth memorial day of Dr. Harihar Dev Pant, Mrs. Jal Kumari Timsina, the best micro-entrepreneur from among the micro-entrepreneurs in Province No. 1 was presented with Dr. Harihar Dev Pant Micro-Entrepreneurship Award with a cash prize of NPR 30 thousand and a letter of appreciation. The award organized by Nirdhan NGO was handed-over by Mr. Rom Nath Oli, Mayor of Damak Municipality. Mrs. Jal Kumari Timsina of Damak in Jhapa district has been operating Pathibhara Furniture Industry. She has been making a monthly income of NPR 70 thousand providing direct employment to four local residents. She has been able to acquire land and building in Damak with the income from Pathibhara Furniture Industry.



*Mr. Gajendra Prasad Patel, Chairperson of Ward 4 of Parwanipur Rural Municipality handing over Dr. Harihar Dev Pant Micro-Entrepreneurship Award 2077 to Mann Kumari Devi, the successful micro-entrepreneur from Nirdhan Utthan Branch Office, Parwanipur, Bara, selected from among the micro-entrepreneurs in Madhesh Province*

On the fifth memorial day of Dr. Harihar Dev Pant, Mrs. Mann Kumari Devi, the best micro-entrepreneur from among the micro-entrepreneurs in Madhesh Province was presented with Dr. Harihar Dev Pant Micro-Entrepreneurship Award with a cash prize of NPR 30 thousand and a letter of appreciation. The award organized by Nirdhan NGO was handed-over by Mr. Gajendra Prasad Patel, Chairperson of Ward 4 of Parwanipur Rural Municipality. Mrs. Mann Kumari Devi of Chainpur in Bara district has been associated with garment industry. With business income, she has been able to manage two shops worth NPR 1 million, 3 Katha land, 10 Dhur residential land, 1 Magic vehicle, 1 motorbike, 1 buffalo, and building and furniture worth NPR 1 million. Currently, she has been making a monthly income of over NPR 70 thousand.



*Mr. Keshav Acharya, Chairperson of Ward 10 of Ratnanagar Municipality handing over Dr. Harihar Dev Pant Micro-Entrepreneurship Award 2077 to Gagan Maya Gurung, the successful micro-entrepreneur from Nirdhan Utthan Branch Office, Tandi, Chitwan, selected from among the micro-entrepreneurs in Bagmati Province*

On the fifth memorial day of Dr. Harihar Dev Pant, Mrs. Gagan Maya Gurung, the best micro-entrepreneur from among the micro-entrepreneurs in Bagmati Province was presented with Dr. Harihar Dev Pant Micro-Entrepreneurship Award with a cash prize of NPR 30 thousand and a letter of appreciation. The award organized by Nirdhan NGO was handed-over by Mr. Keshav Acharya, Chairperson of Ward 10 of Ratnanagar Municipality. Mrs. Gagan Maya Gurung of Parsauni in Chitwan district has been engaged in commercial mushroom farming keeping 32 tunnels in 16 Katha leased land. She has been making a monthly profit of NPR 500 to 700 thousand employing 16 individuals (6 female and 10 male).



*Mrs. Khima Saru, Member of Nawalpur District Coordination Committee handing over Dr. Harihar Dev Pant Micro-Entrepreneurship Award 2077 to Nayamaya Ghimire, the successful micro-entrepreneur from Nirdhan Utthan Branch Office, Daldale, Nawalpur; selected from among the micro-entrepreneurs in Gandaki Province*

On the fifth memorial day of Dr. Harihar Dev Pant, Mrs. Nayamaya Ghimire, the best micro-entrepreneur from among the micro-entrepreneurs in Gandaki Province was presented with Dr. Harihar Dev Pant Micro-Entrepreneurship Award with a cash prize of NPR 30 thousand and a letter of appreciation. The award organized by Nirdhan NGO was handed-over by Mrs. Khima Saru, Member of Nawalpur District Coordination Committee. Mrs. Nayamaya Ghimire of Danda in Nawalpur district has been earning income with commercial production of bamboo racks and stools. She has also been able to operate a hotel in the three-storied house that she made out of the income from bamboo furniture industry, which employs 4 women besides the self-employment of the couple.



*Mrs. Lila Giri, Minister for Industry, Tourism, Forest and Environment of Lumbini Provincial Government handing over Dr. Harihar Dev Pant Micro-Entrepreneurship Award 2077 to Sita Devi Gurung, the successful micro-entrepreneur from Nirdhan Utthan Branch Office, Butwal, Rupandehi, selected from among the micro-entrepreneurs in Lumbini Province*

On the fifth memorial day of Dr. Harihar Dev Pant, Mrs. Sita Devi Gurung, the best micro-entrepreneur from among the micro-entrepreneurs in Lumbini Province was presented with Dr. Harihar Dev Pant Micro-Entrepreneurship Award with a cash prize of NPR 30 thousand and a letter of appreciation. The award organized by Nirdhan NGO was handed-over by Mrs. Lila Giri, Minister for Industry, Tourism, Forest and Environment of Lumbini Provincial Government. Mrs. Sita Devi Gurung of Belbas in Rupandehi district has been engaged in marble stone and hotel business. She makes up to NPR 50 thousand profit per month employing 4 persons. With the income from the marble and hotel business, she has made a 5-room well-constructed house in 1 Katha land at Badelpokhari, Butwal-13.



*Mr. Ghanashyam Bhandari, Mayor of Dullu Municipality handing over Dr. Harihar Dev Pant Micro-Entrepreneurship Award 2077 to Dilu Khadka Karki, the successful micro-entrepreneur from Nirdhan Utthan Branch Office, Dullu, Dailekh, selected from among the micro-entrepreneurs in Karnali Province*

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On the fifth memorial day of Dr. Harihar Dev Pant, Mrs. Dilu Khadka Karki, the best micro-entrepreneur from among the micro-entrepreneurs in Karnali Province was presented with Dr. Harihar Dev Pant Micro-Entrepreneurship Award with a cash prize of NPR 30 thousand and a letter of appreciation. The award organized by Nirdhan NGO was handed-over by Mr. Ghanashyam Bhandari, Mayor of Dullu Municipality. Mrs. Dilu Khadka Karki of Ward 7, Dullu Municipality in Dailekh district has been operating Chandra Fancy Store. She has made a 10-room well-constructed house and acquired 365 square meter residential land out of the business income. She makes up to NPR 70 thousand income per month.



*Mr. Prakash Bahadur Shah, Minister for Internal Affairs and Law of Sudurpaschim Provincial Government handing over Dr. Harihar Dev Pant Micro-Entrepreneurship Award 2077 to Phul Koli, the successful micro-entrepreneur from Nirdhan Utthan Branch Office, Mahendranagar, Kanchanpur selected from among the micro-entrepreneurs in Sudurpaschim Province*

On the fifth memorial day of Dr. Harihar Dev Pant, Mrs. Phul Koli, the best micro-entrepreneur from among the micro-entrepreneurs in Sudurpaschim Province was presented with Dr. Harihar Dev Pant Micro-Entrepreneurship Award with a cash prize of NPR 30 thousand and a letter of appreciation. The award organized by Nirdhan NGO was handed-over by Mr. Prakash Bahadur Shah, Minister for Internal Affairs and Law of Sudurpaschim Provincial Government. Mrs. Phul Koli of Ward 5, Bhimdutta Municipality in Kanchanpur district has been operating a workshop for repairing tractor and other agricultural machineries. She has acquired 2 Katha residential land out of the income from the workshop. She makes about NPR 100 thousand income per month from the workshop. She has provided employment to 4 persons.



## Dr. Harihar Dev Pant Economic Journalism Award

Dr. Harihar Dev Pant Foundation - established in memory of the first promoter of microfinance Dr. Harihar Dev Pant who sacrificed most of his life in economic development and poverty reduction in the country – had decided to present Dr. Harihar Dev Pant Economic Journalism Award to one distinguished economic journalist or organization/institution on the fifth memorial day of Dr. Pant on 6th September 2020.

The journalists as the fourth estate have contributed significantly in the overall development of the country as well as in the development of the economic sector informing well the general mass through various newspaper, radio, television, online news, and feature articles.

In the above context, Dr. Harihar Dev Pant Economic Journalism Award operated by Dr. Harihar Dev Pant Foundation has been presented to Senior Economic Correspondent of Ratopati.com, Ms. Eliza Uprety. The award comprised of NPR 50 thousand and a letter of appreciation was handed over by the Chairperson of Dr. Harihar Dev Pant Foundation, Mr. Janardan Dev Pant.



*Mr. Janardan Dev Pant, Chairperson of Dr. Harihar Dev Pant Foundation handing over Dr. Harihar Dev Pant Economic Journalism Award 2020 to Ms. Eliza Uprety.*

# Business Expansion and Diversification



Tailoring



Agriculture



Fruit Orchard



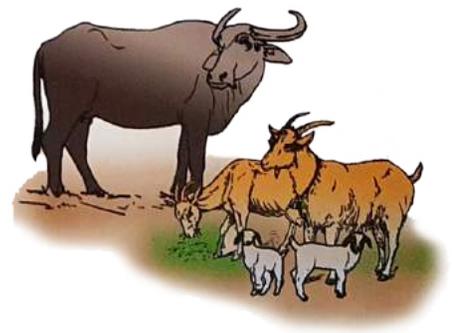
Family Consultation



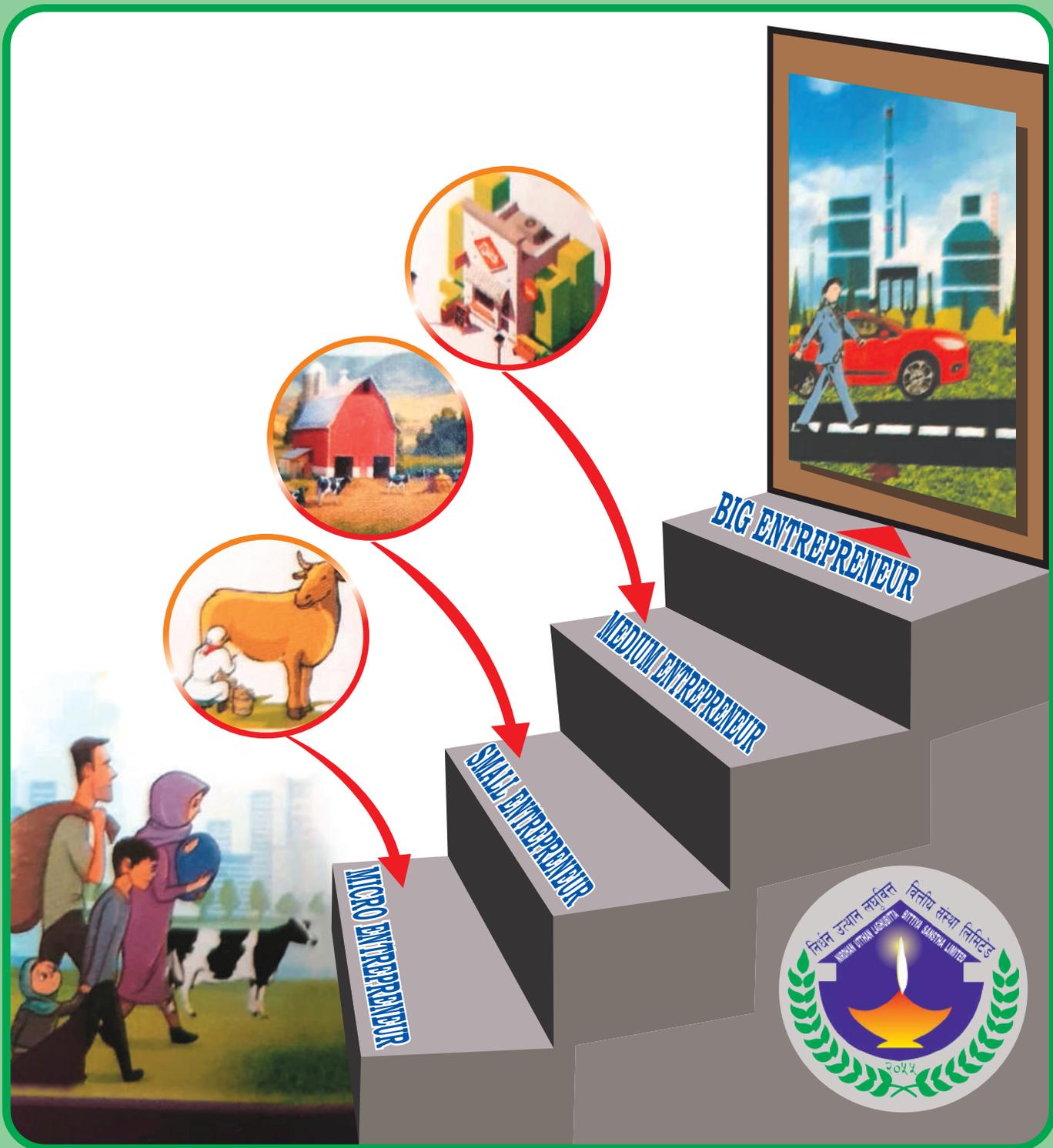
Insurance



Savings



Animal Husbandry



# Nirdhan Utthan Laghubitta Bittiya Sanstha Limited

(Formerly Nirdhan Utthan Bank Limited)

A Microfinance institution providing financial services to the poor

**Naxal, Kathmandu, Nepal**

Phone: 977-1-4513711 / 4513840

Fax: 977-1-4513856

E-mail: [info@nirdhan.com.np](mailto:info@nirdhan.com.np)

Website: [www.nirdhan.com.np](http://www.nirdhan.com.np)



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